

# Your Guide to Personal Online Banking



**Bell**  **Bank**

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# Getting Started

Welcome to Online Banking with Bell Bank! Whether at home or at the office, from a mobile phone, tablet or laptop, we strive to make your online banking experience easy and convenient.

You can navigate this guide by clicking a topic or feature in the Table of Contents. Each section provides an overview and steps to help you during the online banking process. If you have additional questions, contact us at 866-221-1136.



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# Getting Started

## New User Enrollment

If you're new to Online Banking with Bell Bank, you need to complete the enrollment process the first time that you log in. Once you complete these few quick steps, you'll be on your way to banking everywhere you go!

1. Type **bell.bank** into your browser and click the "Sign up now" link.
2. Fill out the Online Banking Enrollment Form with the required information and click the **Submit Enrollment** button.



**Note:** The details that you provide are verified by comparing them to your contact information in our system. If the information does not match, call us at 866-221-1136 to update your profile.



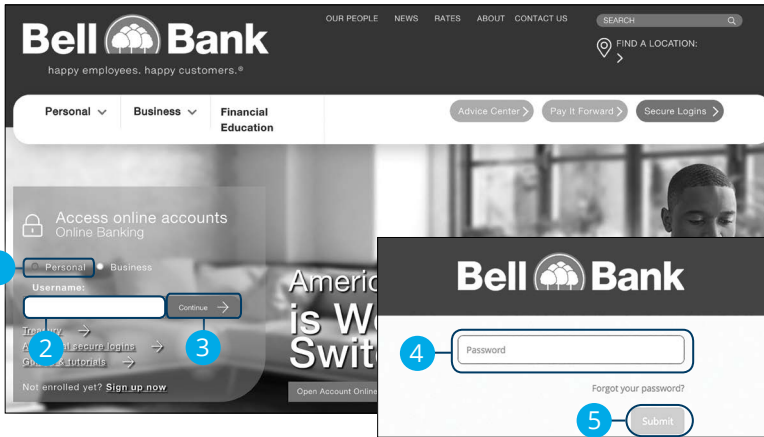
**Note:** Go to page 19 to view best username and password security practices.

3. A confirmation message appears. Click the **Continue** button.
4. Choose the contact method that allows Bell Bank to reach you immediately with a Secure Access Code (SAC). This numbered code is only valid for a short time, and if it expires, you need to request a new one. If you close your browser before receiving the SAC, you can log in again and select the **Enter your Secure Access Code** button.
5. Enter the SAC and click the **Submit** button.
6. Choose whether to register your device for future logins. If you click the **Register Device** button, you will not need to request SAC's from that device in the future. A cookie will be placed on your device. If this cookie is deleted, you will need to re-register your device.
7. Review the Online Banking Services Agreement on the Disclaimers page and click the **I Accept** button to agree to the terms and conditions.
8. A view-only profile page appears. Review the information and click the **Submit** button.
9. Congratulations! You have successfully logged in to Online Banking! If you have any questions or concerns, call us at 866-221-1136.

# Getting Started

## Logging In

After your first-time enrollment, logging in is easy and only requires your username and password. If you are logging in using a device that you have not previously registered, you need to request a Secure Access Code (SAC).



1. Select **Personal**.
2. Enter your username.
3. Click the **Continue** button.
4. Enter your password.
5. Click the **Submit** button.



**Note:** If you enter an incorrect password too many times, your account will be temporarily locked. Call us at 866-221-1136 for assistance.

## Logging Off

For your security, you should always log off when you finish your online banking session. We may also log you off due to inactivity.

1. Click the **Log Off** tab in the navigation menu.
2. Close your internet browser.



Log Off

# Getting Started

## Resetting A Forgotten Password

If you happen to forget your password, you can easily reestablish a new one from the password page after entering in your username—no need to call us!

The first screenshot shows the Bell Bank login page. At the top is the Bell Bank logo. Below it is a text input field labeled "Password". To the right of the field is a link that says "Forgot your password?". A blue circle with the number "1" is next to this link. Below the link is a "Submit" button.

The second screenshot shows the Bell Bank password reset page. At the top is the Bell Bank logo. Below it is the text "Please submit your username to reset your password." Below this text is a text input field labeled "Username". To the right of the field is a blue circle with the number "2". Below the field are "Back" and "Submit" buttons.

1. Click the "Forgot your password?" link.
2. Enter your username and click the **Submit** button.



**Note:** You may not be able to change your password if your account is locked.

**Bell Bank**

Please choose the phone number or email address you would like your secure access code sent to. Once you receive the 6 digit secure access code, you will enter it on the following page. If you already have a 6 digit secure access code, please choose Enter your Secure Access Code below.

Enter your Secure Access Code

E-mail to : XXXXrett@XXXXpany.com **3**

E-mail to : XXeve@XXXXpany.com

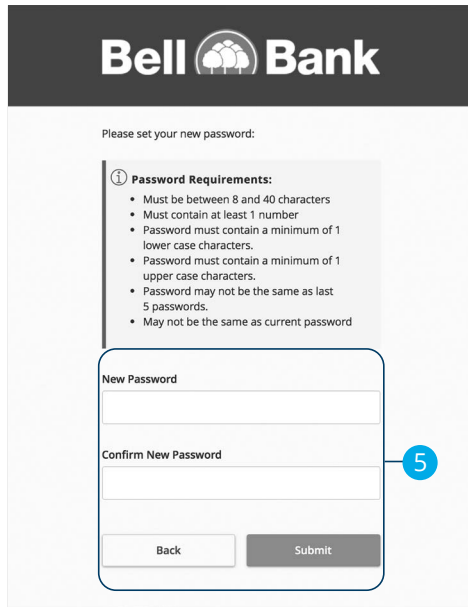
**Bell Bank**

Enter your Secure Access Code

Secure Access Code **4**

Back Submit

3. Choose the contact method that allows Bell Bank to reach you immediately with a 6-digit Secure Access Code (SAC). Each Secure Access Code is good for one time use and valid for 15 minutes.
4. Enter the SAC and click the **Submit** button.



**Bell Bank**

Please set your new password:

**① Password Requirements:**

- Must be between 8 and 40 characters
- Must contain at least 1 number
- Password must contain a minimum of 1 lower case characters.
- Password must contain a minimum of 1 upper case characters.
- Password may not be the same as last 5 passwords.
- May not be the same as current password

New Password

Confirm New Password **5**

Back Submit

5. Create a new password based on our password requirements and click the **Submit** button when you are finished.



**Note:** Go to page 19 to view best username and password security practices.

# Home Page

## Home Page Overview

After logging in, you are taken directly to the Home page. This page is divided into three convenient sections to help you navigate to every feature within Online Banking. Here you can view the balances in your Bell Bank accounts, see your account summaries and more!




The screenshot shows the Bell Bank Home Page interface. The page is divided into several sections:

- Left Navigation Menu (A):** A vertical sidebar containing links for Accounts, Transfers, Bill Pay, Send Money with Zelle®, Messages, Statements, Alerts, Login Settings, Other, Help, and Log Off.
- Accounts Section (C):** Displays a list of accounts. Callout C points to the first account, "Americas Best Checking \*\*2312", which shows an available balance of \$0.79. Callout B points to the second account, "Americas Best Checking \*\*4696", which shows an available balance of \$0.00. Callout E points to the menu icon for the second account. Callout D points to the "View Transactions" menu option.
- NEW GROUP Section (F):** Displays a group of accounts. Callout F points to the group header. Callout H points to the "PERSONAL LOC - INT ONLY \*\*2312" account, which shows a current balance of \$0.00 and an available balance of \$5.00.
- ASSET SUMMARY Section:** Features a donut chart showing "Total Assets" of \$7. The chart is divided into two segments: 11% and 89%. To the right, a table shows details for "Regular Savings-Personal XXXXXX2312", including an available balance of \$6.67 and a link to "View Transactions".
- Right Navigation Menu (G):** A vertical sidebar containing links for Make a Transfer, Statements, and Contact Us.



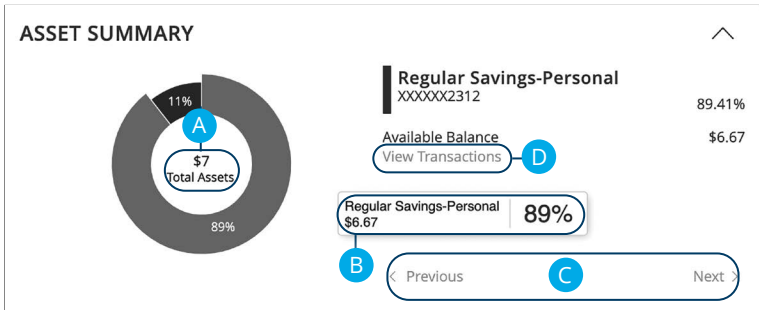
**Note:** The letters correspond to several available features on the Home page.



- 
- A.** The navigation bar appears in every view on the left side of the screen. You can navigate to Online Banking features by selecting the appropriate drop-down tab.
  - B.** Your Bell Bank accounts are displayed in an account card with its balance.
  - C.** If you click an account name, you are taken to the Account Transactions page. You can also click the  icon on the right side of an account card to select one of the available quick options of View Transactions, Quick Transfer, Account Nickname or Account Details.
  - D.** The  icon allows you to print a summary of current available funds in your accounts.
  - E.** You can expand or collapse account details by clicking the  icon.
  - F.** If you click and hold an account card, you can drag and drop it to a new location to change the order in which your accounts appear.
  - G.** The Quick Actions links in the top right corner let you quickly access different Online Banking features.
  - H.** If you have a mortgage with Bell Bank, click the mortgage card to make a payment, setup a recurring payment and view additional loan details or recent activity.

## Account Summary Overview

If you ever need to quickly assess how much money is in all of your accounts, you can scroll down to Account Summary on the Home page. This interactive chart represents your total assets, represented by specific colors and percentages.



- A. The Total Assets widget gives you the total amount of money in your accounts and breaks down those funds into percentages.
- B. Each colored piece represents one of your Bell Bank or linked accounts and displays its percentage of total funds as well as the balance.
- C. Clicking "Next" or "Previous" lets you view different accounts and details.
- D. You can click the "View Transactions" link for more information.

# Home Page

## Account Transactions Overview

Selecting a Bell Bank account on the Home page takes you to the Account Transactions page, where you can view every transaction pertaining to that account. From here, you can view details such as type of transaction, check images and account balances so you stay organized and on top of your finances.

<b>A</b>	<b>REGULAR SAVINGS XXXX</b> Current Balance <b>\$43,270.48</b> Available Balance \$43,270.48	<b>SAVINGS XXXX</b> Current Balance <b>\$118,547.75</b> Available Balance \$18,547.75
----------	--	---

← Back to Accounts

### Americas Best Checking \*\*2312

Last Updated: August 16, 2021 11:57 AM

Transactions **Details & Settings** **K**

**C** **D** **E** **F** **G**  
🔍 ⏪ ⌚ ⏴ ⏵

**B** **\$0.79**  
Available Balance

**H** Search transactions

Date	Description	Amount
AUG 12 2021	WEB TFR TO *5690 ACH PAYMENTS TRACKING ID: 3557695 081221	- \$1.00 \$0.79
AUG 12 2021	ZELLE TO RAGINI BYRISETTY 1224P0B01QCK	- \$2.00 \$1.79








**I** **J**

Details

**Statement Description:**  
ZELLE TO RAGINI BYRISETTY 1224P0B01QCK

**Date:**  
8/12/2021

**Type:**  
Debit

- A. On the Home page, you can click on an account name to view the Account Transactions screen.
- B. The available balance of that account is displayed in the top right corner.
- C. The  icon opens the search bar to find transactions within that account.
- D. Transactions can be sorted by time, type, amount or check number. Click the  icon for more options.
- E. Make a quick transfer by clicking the  icon. See page 17 for additional details.
- F. Export your transactions into a different format by clicking the  icon.
- G. The  icon lets you send a secure message about that account or print a list of transactions.
- H. The  icon indicates how the Date, Description and Amount columns are sorted.
- I. You can view more details about a transaction by clicking on it.
- J. The  icon lets you send a secure message about that transaction or you can print details about it.
- K. Click the **Details & Settings** tab to view additional account details such as interest rate, current balance, available balance as well as change the account's visibility.


# Home Page

## Quick Transfer

No need to run to a branch to move money from one account to another!

If you're ever in a rush, the Quick Transfer option provides you with a simple way to do those transactions.

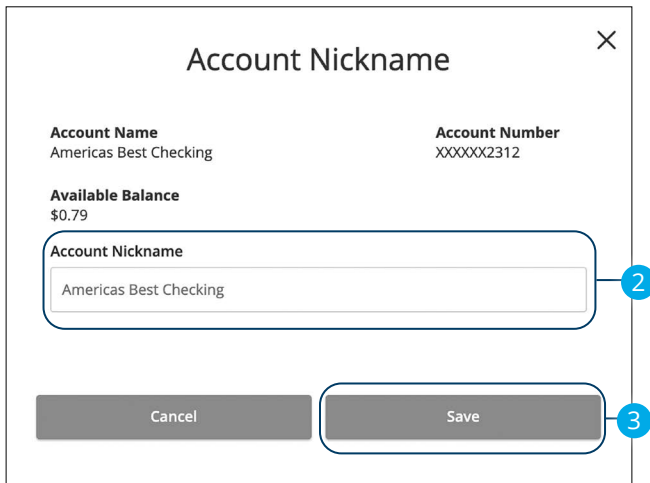
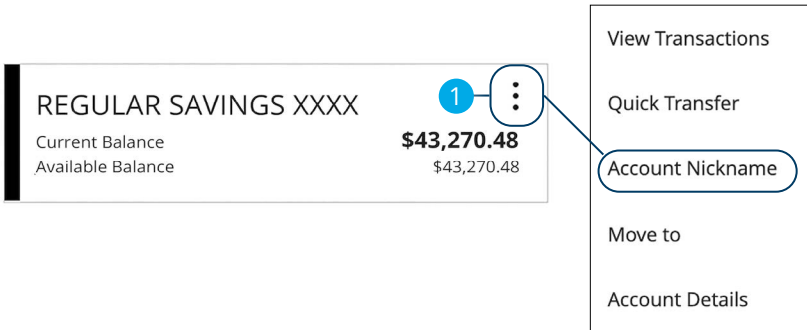
The image shows a user interface for a bank's Quick Transfer feature. At the top, there is an account card for 'REGULAR SAVINGS XXXX' with a current balance of \$43,270.48 and an available balance of \$43,270.48. A menu icon (three dots) is located to the right of the account name, with a callout '1' pointing to it. A legend on the right side of the image lists the options available in this menu: View Transactions, Quick Transfer, Account Nickname, Move to, and Account Details. Below the account card is the 'Quick Transfer' form. It has five main sections: 'From Account' (callout '2') with a dropdown menu showing 'Americas Best Checking XXXXXX2312 \$0.79'; 'To Account' (callout '3') with a dropdown menu; 'Amount' (callout '4') with a text input field containing '\$' and '0.00'; 'Transfer Date' (callout '4') with a date input field containing '08/16/2021' and a calendar icon; and two buttons at the bottom: 'Advanced Options' (callout '5') and 'Transfer Funds' (callout '6').


1. Click the  icon right side of an account card and select Quick Transfer.
2. Use the "From" and "To" drop-downs to choose accounts to send and receive the funds.
3. Enter an amount to transfer.
4. Enter a transfer date.
5. (Optional) Click the **Advanced Options** button to be redirected to the Funds Transfer feature.
6. Click the **Transfer Funds** button when you are finished.

# Home Page

## Account Nickname

Change an account's nickname directly from the home page.

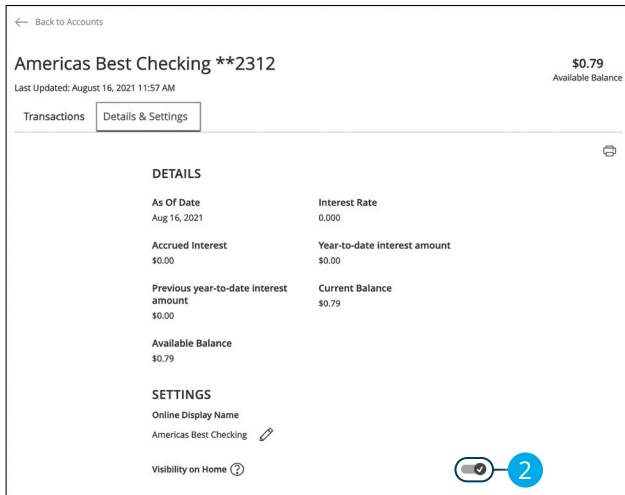
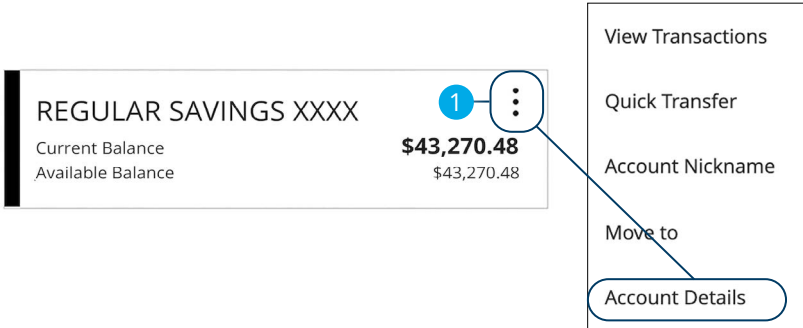



1. Click the  icon right side of an account card and select Account Nickname.
2. Enter a new account nickname.
3. Click the **Save** button when you are finished.

# Home Page

## Account Settings

View additional details about an account and change the accounts visibility.



1. Click the  icon right side of an account card and select Account Details.
2. Use the **Account Visibility** switch to toggle whether or not your account is visible on the Home page.

# Home Page

## Account Grouping

You can organize your internal and linked accounts into groups, so the Home page appears in a way that makes sense to you. These groups can always be changed or deleted to meet your needs.

**ACCOUNTS**

Checking 9194	⋮
Available Balance	\$21.86
Current Balance	\$21.86

**Create new group** X

Select an account to add to this group.

2 Select Account

3 Group Name

4 Cancel Save

1. Create a new group by clicking the  $\text{⋮}$  icon and selecting “Create new group.”
2. Use the drop-down to select an account.
3. Enter the group name.
4. Click the Save button.



## Editing a Group Name


The names of existing groups can be edited in just two easy steps.

The first screenshot shows a card titled "ACCOUNTS" with a three-dot menu icon in the top right corner, circled in blue and labeled "1". The card contains a list of accounts:

Checking **3123	⋮
Available Balance	\$43.97
Current Balance	\$43.98

The second screenshot shows a dialog box titled "Accounts" with a checkmark icon in the top right corner, circled in blue and labeled "2". The dialog box contains the same list of accounts as the first screenshot:

Checking **3123	⋮
Available Balance	\$43.97
Current Balance	\$43.98

1. Click  icon and selecting "Edit group name."
2. Enter a new name and click the check mark when you are finished.

## Deleting a Group

After a group is made, you can reorganize the Home page by deleting a group without removing those accounts from the Home page.

The first screenshot shows a card titled "CHECKING" with a three-dot menu icon in the top right corner, circled in blue and labeled "1". The card contains a list of accounts:

Checking **6456	⋮
Available Balance	\$5.01
Current Balance	\$5.00

The second screenshot shows a confirmation dialog box with a warning icon and a "Yes, delete" button circled in blue and labeled "2". The dialog box contains the following text:

You are removing the last account from this group. If you continue, your group **Checking** will be deleted.

No, don't delete      Yes, delete

1. Remove all accounts from a group by clicking and holding an account tile and dragging it to another group and dropping it.
2. Click the **Yes, delete** button to delete the group.

# Security

## Protecting Your Information

Here at Bell Bank, we do all that we can to protect your personal information and provide you with a dependable online experience. However, we rely on you to take further precautions to assure the safety of your accounts. By following our tips, Online Banking can be a secure and efficient method for all your banking needs.

### General Guidelines

- Make sure your operating system and antivirus software are up-to-date.
- Always use secure wireless (WiFi) networks that require a username and password.
- Never leave your computer unattended while using Online Banking.
- Monitor your recent account history for unauthorized transactions.
- Always log off of Online Banking when you're finished and close the browser.

### Username and Password

- Create strong passwords by using a mixture of upper and lowercase letters, numbers and special characters.
- Do not create passwords containing your initials or birthday.
- Change your passwords periodically.
- Memorize your passwords instead of writing them down.
- Only register personal devices and avoid using features that save your usernames and passwords.

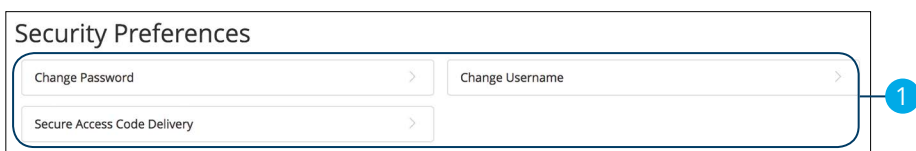
### Fraud Prevention

- Do not open email attachments or click on links from unsolicited sources.
- Avoid giving out personal information on the phone or through email.
- Shred unwanted sensitive documents including receipts, checks, deposit slips, pre-approved credit card offers and expired cards.
- Act quickly. If you suspect your financial information is compromised, call us immediately at 866-221-1136.

# Security

## Login Settings

We take security very seriously at Bell Bank. Because of this, we've added various tools to help you better protect your account information. You can add and manage these features in Security Preferences to strengthen your online banking experience.



Security Preferences

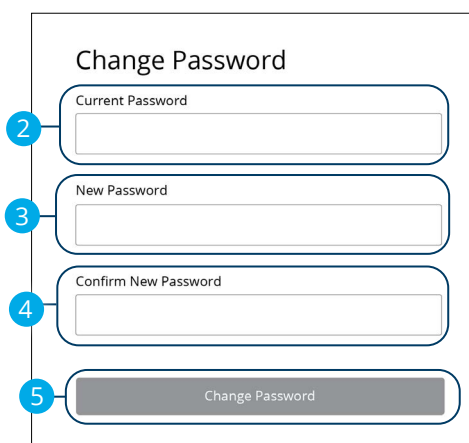
Change Password > Change Username >

Secure Access Code Delivery >

1

## Change Password

When you need to, you can change your password within Online Banking. We recommend that you change your password regularly and follow our guidelines for creating a strong password.



Change Password

2 Current Password

3 New Password

4 Confirm New Password

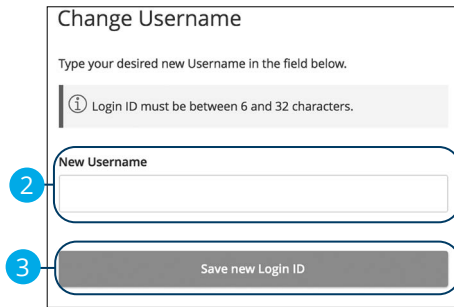
5 Change Password

Click the **Login Settings** tab.

1. Click the **Change Password** button.
2. Enter your old password.
3. Create a new password.
4. Reenter your new password.
5. Click the **Change Password** button when you are finished making changes.

## Change Username

You can also change your username at any time. To ensure that you create an effective username, create an ID that you will remember that follows our required guidelines.



The screenshot shows a 'Change Username' form. At the top, it says 'Change Username' and 'Type your desired new Username in the field below.' Below this is a grey box with a red information icon and the text 'Login ID must be between 6 and 32 characters.' There are two main input areas: a text field labeled 'New Username' and a button labeled 'Save new Login ID'. A blue circle with the number '2' points to the 'New Username' text field, and a blue circle with the number '3' points to the 'Save new Login ID' button.

Click the **Login Settings** tab.

1. Click the **Change Username** button.
2. Enter your new username.
3. Click the **Save new Login ID** button when you are finished making changes.

## Secure Delivery

Bell Bank verifies your identity using Secure Access Codes (SACs), which are numbered codes that are sent to you by email, phone or text. Within Security Preferences, you can make changes to your delivery preferences or add new ways we can contact you.

### Secure Delivery Contact Information

Enter your preferred email and/or phone contact information below. This contact information will be used for Secure Access Code delivery.

Email Address ✎ 🗑

johndoe@email.com

New Text Number

New Voice Number

New Email Address

Email Address

johndoe@email.com

✕
✓

Click the **Login Settings** tab.

1. Click the **Secure Access Code Delivery** button.
2. Make changes to a secure delivery method by clicking the ✎ icon to make changes or the 🗑 icon to delete a secure delivery method.
3. Enter your new contact information and click the ✓ icon when you are finished to save your changes.
4. Add a new delivery contact by clicking either the **New Email Address**, **New Voice Number** or **New Text Number** button at the bottom of the page.

# Security

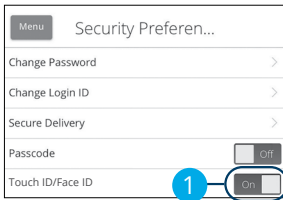
## Mobile Security Preferences

Within Bell Bank's Online Banking app, you have the ability to set up security preferences that are not available on a desktop computer. These additional preferences make signing into your Online Banking quick and easy but also adds an extra layer of security to your private information while you are on the go!

### Enabling Touch ID or Fingerprint Login

Touch ID and Fingerprint Login are features that have fingerprint recognition technology that allows you to unlock your iOS or Android device, to make payments or authenticate transactions using just your fingerprint. With this feature enabled, you can now easily and securely sign in to your Online Banking using Touch ID or Fingerprint Login on our mobile app!

#### iOS



**What Is This Feature?**

This feature lets you validate your Mobile Banking session using your fingerprint instead of a login ID and password.

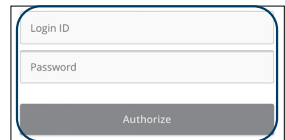
With this feature enabled, you will be prompted to place your registered fingerprint on the fingerprint scanner to login.

**Feature Enablement**

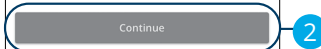
Fingerprint authentication is only available for users with a fingerprint scanner enabled device.

In the event that you choose to disable the feature on your mobile device, your account will revert back to requiring a login ID and password.

**Continue**



#### Android

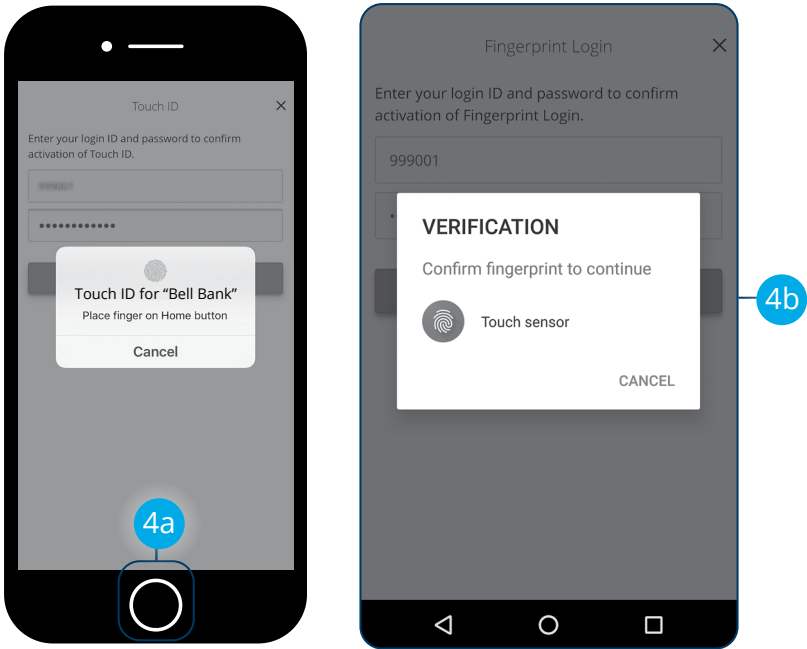


Sign in to Bell Bank's Online Banking app and tap the **Menu** button and then select the **Login Settings** tab.

1. Toggle the **Touch ID/Face ID** or **Fingerprint Login** switch from "Off" to "On."
2. Review the information about using fingerprint authentication and tap the **Continue** button.
3. Enter your login ID and password and tap the **Authorize** button.



**Note:** You must have Touch ID or Fingerprint enabled on your mobile device before enabling it through our Online Banking app.



#### 4. Scan your fingerprint

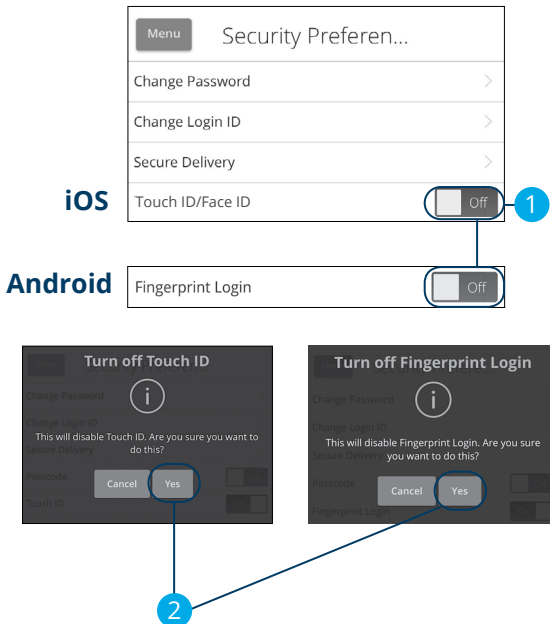
- a. **iOS Device:** Place your finger on the Home button to enable Touch ID.
- b. **Android Device:** Place your finger on the fingerprint scanner to enable Fingerprint Login. Location of scanner varies from device to device.



**Note:** If you change your password, you will need to turn Touch Id or Fingerprint Login OFF and then back ON to get the new password to register.

## Disabling Touch ID or Fingerprint Login

You can disable Touch ID or Fingerprint Login if you no longer prefer to utilize them. When all features are disabled, you can sign in to your Online Banking using your login ID and password.



Sign in to Bell Bank's Online Banking app and tap the **Menu** button and then select the **Login Settings** tab.

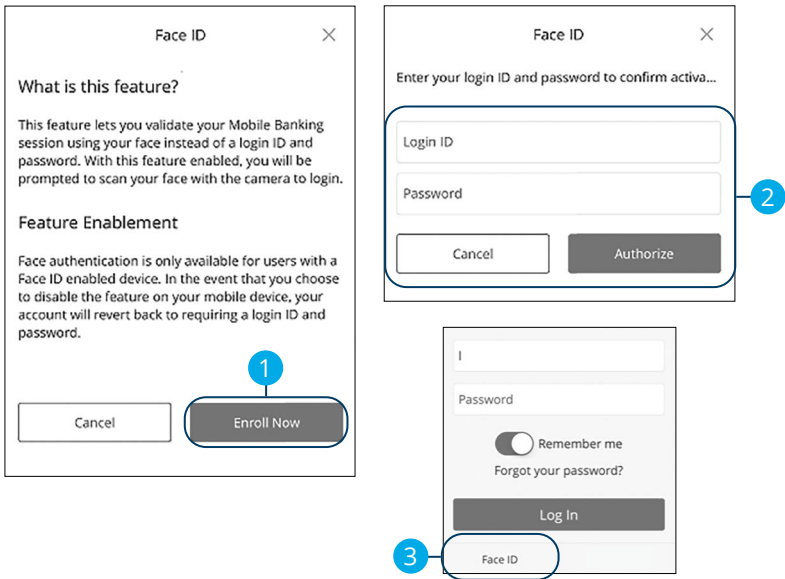
1. Toggle the **Touch ID/Face ID** or **Fingerprint Login** switch from "On" to "Off."
2. Tap the **Yes** button to disable the feature.



## Enabling Face ID or Biometrics

Face ID and Biometrics are features which utilizes facial recognition to allow you to unlock your iOS or Android device using your face instead of a login ID and password.

### iOS



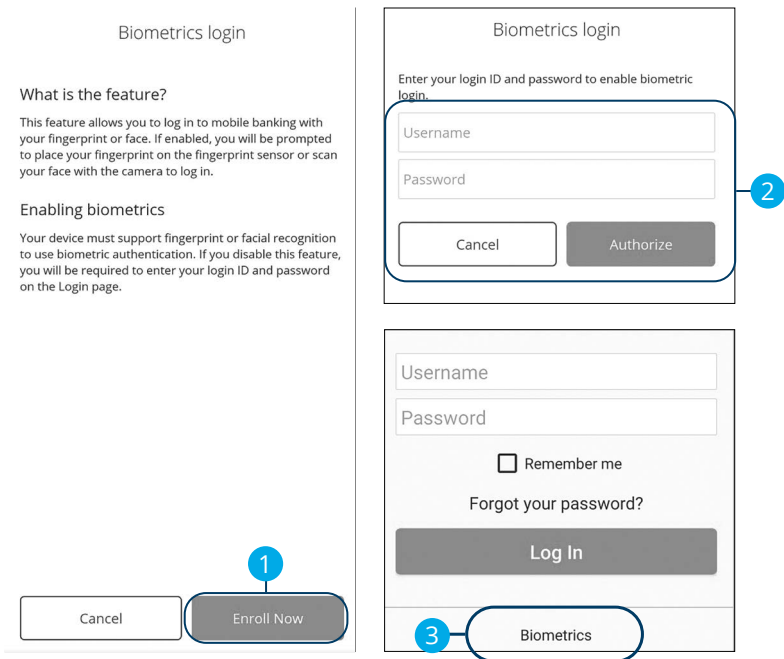
Open Bell Bank's Mobile app and tap the **Face ID** button.

1. Review the information about using a Face ID and tap the **Enroll Now** button.
2. Enter your login ID and password and tap the **Authorize** button.
3. Face ID is now set up. During your next login, tap the **Face ID** button to log in using Face ID.



**Note:** You must have Face ID enabled on your mobile device before enabling it through our Online Banking Mobile app.

## Android



Open Bell Bank's Mobile app and tap the **Biometrics** button.

1. Review the information about using Biometrics and tap the **Enroll Now** button.
2. Enter your username and password and tap the **Authorize** button.
3. Biometrics is now set up. During your next login, tap the **Biometrics** button to log in using Biometrics.

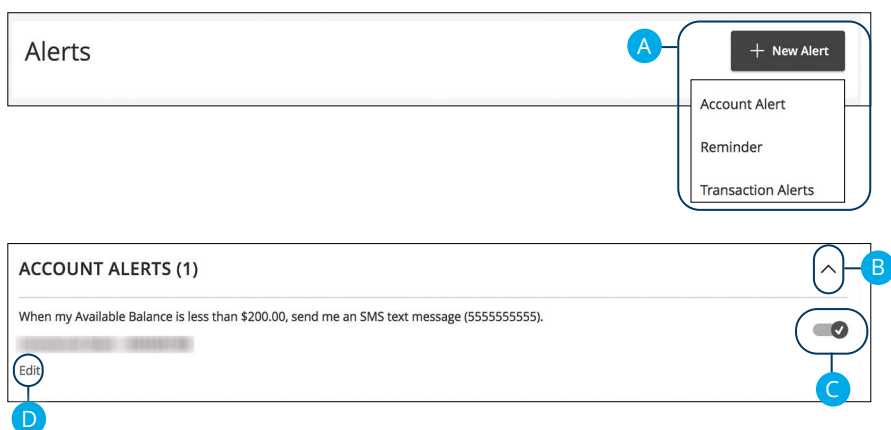


**Note:** You must have Face recognition enabled on your mobile device before enabling it through our Online Banking Mobile app.

# Security

## Alerts Overview

Having peace of mind is critical when it comes to your online banking experience. When you create an alert through Online Banking, you specify the conditions that trigger that alert, so you stay on top of what's important to you.



In the **Alerts** tab, click **Alerts**.

- A.** The "New Alert" drop-down lets you create an account, transaction or reminder alert.
- B.** The ^ icon allows you to collapse or expand alert details for each category.
- C.** Toggling the switch turns an alert on or off without deleting it.
- D.** The "Edit" link lets you make changes to existing alerts.



**Note:** All alerts are automatically sent through secure messages, but you can also choose to receive them by email, phone, text message or push notification to your device.

## Account Alerts

There should be no surprises when it comes to your finances. Account Alerts can notify you when the balances of your accounts go above or below a number you specify.

The screenshot shows the 'New Account Alert' form. On the left, a callout box (1) lists the alert types: 'Account Alert', 'Reminder', and 'Transaction Alerts'. The main form has the following fields and callouts: (2) 'Account' dropdown menu; (3) 'Account balance type' dropdown menu; (4) 'Amount' section with radio buttons for 'More Than', 'Less Than', and 'Exactly'; (5) Amount input field with a dollar sign and '0.00' on the right; (6) 'Alert Delivery Method' dropdown menu and an 'Email Address' input field; (7) 'Create Alert' button.

In the **Alerts** tab, click **Alerts**.

1. Use the “New Alert” drop-down and select “Account Alert.”
2. Use the drop-down to select an account.
3. Use the drop-down to select an account balance type.
4. Select a comparison.
5. Enter an amount.
6. Select a delivery method and enter the corresponding information.
7. Click the **Create Alert** button when you are finished.



**Note:** For the most accurate balances with today's pending transactions, select Available Balance for your account alert.

## Reminder

Just like marking a calendar, you can set up alerts to remind you of specific dates or events. That way, you never forget a birthday or anniversary again!

The image shows a 'New Reminder' form with the following fields and callouts:

- 1**: A callout box on the left containing 'Account Alert', 'Reminder', and 'Transaction Alerts'.
- 2**: The 'Event' drop-down menu.
- 3**: The 'Select a date' field with a calendar icon.
- 4**: The 'Recurs Every Year' checkbox.
- 5**: The 'Message' text area.
- 6**: The 'Alert Delivery Method' section, including the 'Email' drop-down and the 'Email Address' text field.
- 7**: The 'Create Alert' button.

In the **Alerts** tab, click **Alerts**.

1. Use the “New Alert” drop-down and select “Reminder.”
2. Use the drop-down to select an event.
3. Enter the date for the alert to occur.
4. Check the box next to “Recurs Every Year” to have your alert repeat annually.
5. (Optional) Enter a message.
6. Select a delivery method and enter the corresponding information.
7. Click the **Create Alert** button when you are finished.

## Transaction Alerts

Different types of transactions can occur in your accounts. By creating Transaction Alerts, you can be notified when various transfers, payments or debits post to your account.

In the **Alerts** tab, click **Alerts**.

1. Tap the “New Alert” drop-down and select “Transaction Alerts.”
2. Select a transaction type.
3. Select a comparison.
4. Enter an amount.
5. Use the drop-down to select an account.
6. Select a delivery method and enter the corresponding information.
7. Click the **Create Alert** button when you are finished.

# Security

## Security Alerts Overview

We want you to feel confident while using Online Banking. To help you feel safe and in control, Security Alerts are implemented in your accounts to notify you immediately when security scenarios occur.

**1** Edit Delivery Preferences

Alert me when an address is changed. **A**

Alert me when an outgoing ACH transaction is created. X

**2** Delivery Preferences

**EMAIL ADDRESS**

Email Address X

**PHONE NUMBER**

Country United States X

Area Code Phone Number is created. X

**SMS TEXT NUMBER**

Message and data rates may apply. Open 1 message/transaction.

Country United States X

Area Code Phone Number

Agree To Terms  
Terms and Conditions **3**

Cancel Save

In the **Alerts** tab, click **Alerts**, then **Security Alerts**.

**A.** Toggling the switch turns an alert on or off without deleting it.

### Edit Delivery Preferences

When a trigger occurs, Security Alerts are always sent to you through secure messages. You can add additional delivery methods to notify you about your accounts wherever you are.

In the **Alerts** tab, click **Alerts**, then **Security Alerts**.

1. Click the “Edit Delivery Preferences” link at the top. These changes will apply to all Security Alerts.
2. Enter the information for your preferred delivery method.
3. Click the **Save** button when you are finished making changes.

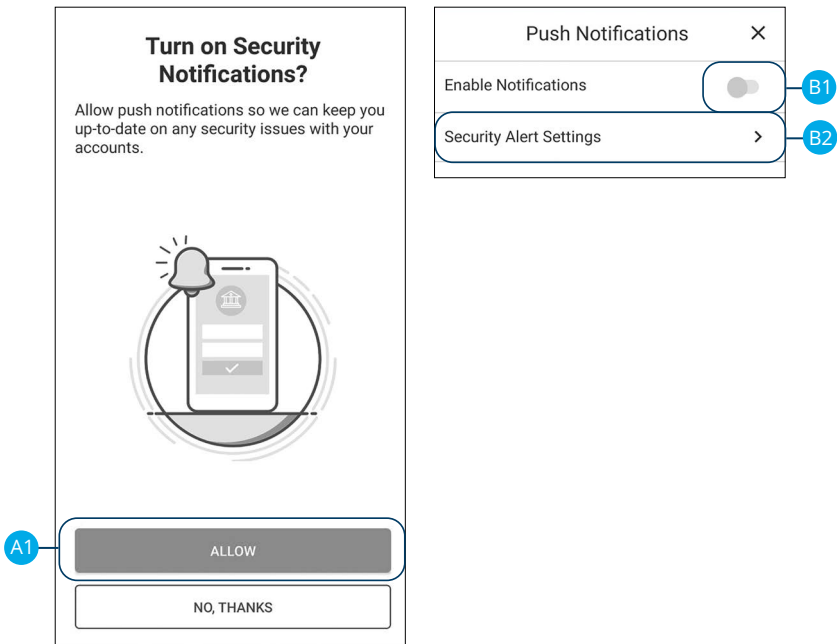
# Security

## Enabling and Disabling Push Notifications

Have alerts sent directly to your mobile device as push notifications. Push notifications are completely free to receive and will show up as a banner at the top of your lock screen or in your “notification tray.”



**Note:** Push Notifications are available for security, reminder, account and transaction alerts.



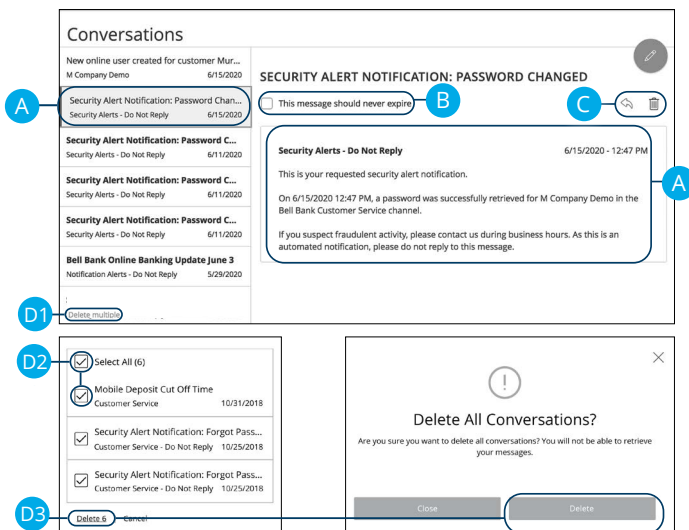
- A.** When you first sign into Bell Bank’s online banking app you have the option to enable push notifications for alerts by tapping the **Allow** button.
- B.** To enable or disable push notifications at a later time, in the **Alerts** tab, tap **Push Notifications**.
  - 1.** Use the **Enable Notifications** switch to enable or disable push notifications.
  - 2.** Tap the respective **Alert Settings** tab to edit alerts and their delivery preferences. See Alerts Overview section starting on page 31 for more information.





# Security

## Secure Message Overview

If you have questions about your accounts or need to speak with someone at Bell Bank, Secure Messages allow you to communicate directly with a Bell Bank customer service representative. From the Secure Messages page, you can find replies, old messages or create new conversations.



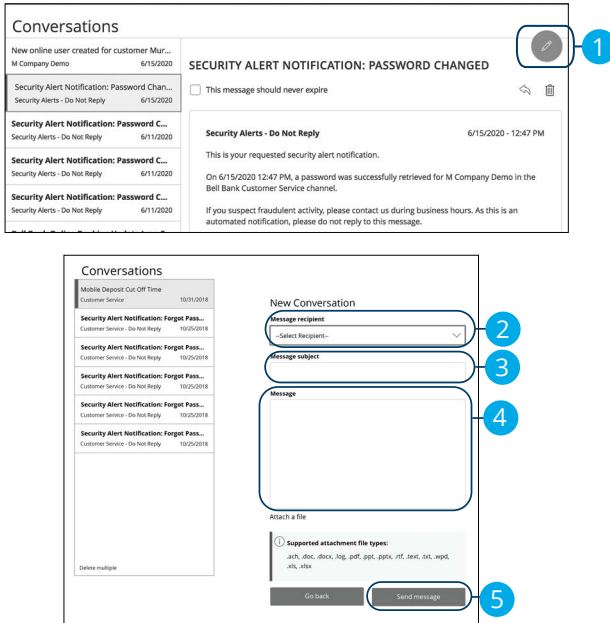
Click the **Messages** tab.

- A. Click on a message to open it. Messages are displayed on the left side of the screen.
- B. Messages automatically delete after a certain time. Check the box next to "This message should never expire" to prevent that message from being erased.
- C. Delete an opened message by clicking the  icon or reply by clicking the  icon.
- D. Deleting messages
  1. Click the "Delete Multiple" link.
  2. Check the box next to the corresponding messages or check the box next to "Select All."
  3. Click the "Delete" link and then the **Delete** button to permanently delete the selected messages.


# Security

## Sending a Secure Message

Starting a new conversation through Online Banking is just as effortless as sending an email. Unlike an email, you can safely include confidential personal information relating to your accounts or attach files within a new message.



Click the **Messages** tab.

1. Create a new message by clicking the  icon in the top right corner.
2. Select the recipient from the drop-down.
3. Enter the subject.
4. Enter your message.
5. Click the **Send message** button when you are finished.

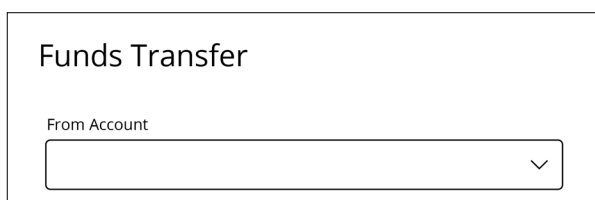
# Transactions

## Moving Money Overview

The heart of Online Banking is the ability to transfer funds on the go. Whether you are transferring money between your accounts or sending money to someone outside of Bell Bank, there are various features that help you transfer funds in different ways.

- **Funds Transfer:**

Move money between your personal Bell Bank accounts.



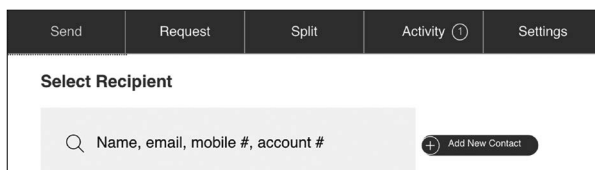
Funds Transfer

From Account

[Dropdown menu with a downward arrow]

- **Send Money with Zelle®:**

Electronically move money to a Bell Bank customer or non-customer.



Send Request Split Activity ① Settings

Select Recipient

🔍 Name, email, mobile #, account #

+ Add New Contact

- **External Transfers:**

Move money after linking your external accounts.



Transfer Funds Activity Preferences Help

Create Transfer

- **Bill Pay:**

Move money to someone's external account or a company's account.

The screenshot displays a 'Payment Center' interface. On the left, there is a 'Send Money' section with a 'How To?' link. Below this, it shows 'Pay From \*9194' with an 'Add a Company or Person' button, and an 'Available Balance: \$21.86'. A recipient field contains 'John Doe' with a '\$' symbol and a 'Rush Delivery' checkbox. At the bottom of this section are links for 'Activity', 'Reminders', and 'AutoPay', along with a 'Send Money' button. On the right side, there are three summary panels: 'Bills Due' (Reminders help you track when a payment is due.), 'Pending Payments' (Scheduled payments are listed here.), and 'Recent Payments' (Completed payments are listed here for 45 days.).

# Transactions

## Transfers

When you need to make a one-time or recurring transfer between your personal Bell Bank accounts, you can use the Transfers feature. These transactions go through automatically, so your money is always where you need it to be.

### Funds Transfer

The screenshot shows a 'Funds Transfer' form with three numbered steps:

- 1** From Account: A dropdown menu for selecting the source account. Below it is a 'To Account' dropdown menu for selecting the destination account.
- 2** Amount: A field with a dollar sign (\$) and a value of 0.00. Below it is a 'Frequency' dropdown menu set to 'One time transfer'.
- 3** Transfer Date: A date field showing '05/27/2020' with a calendar icon to its right.

Click the **Transfers** tab.

1. Select the accounts to transfer funds between using the “To” and “From” drop-downs.
2. Enter the amount to transfer.
3. (One-Time Transfer Only) Enter the date to process the transaction.

The screenshot shows a form for setting up a recurring transfer. It includes the following elements:

- 4a**: A dropdown menu labeled "Frequency" with "Weekly" selected.
- 4b**: A dropdown menu labeled "Day of the week" which is currently empty.
- 4c**: A date input field labeled "Start Date" with a calendar icon to its right.
- 4d**: A section titled "Repeat Duration" with two radio button options: "Forever (Until I Cancel)" (which is selected) and "Until Date (Set An End Date)".
- 5**: A text input field labeled "Memo (optional)".
- 6**: A large grey button labeled "Transfer Funds".

Below the "Start Date" field, there is a grey informational box with an information icon and the text: "Transfers made on weekends or federal holidays will process and be available immediately, but will be considered made on the next business day we are open."

4. If you would like to set up a recurring transfer, follow the steps below:
  - a. Use the drop-down to select a frequency.
  - b. (For weekly transfers only) Use the drop-down to select a day of the week.
  - c. Enter a start date for this transaction using the calendar features.
  - d. Decide if the transfer will repeat forever or have an end date.
5. Enter a memo.
6. Click the **Transfer Funds** button when you are finished.



**Note:** You can view or cancel unprocessed transactions by accessing the Recurring Transactions tab within the Online Activity.

# Transactions

## Loan Payments

If you need to make a one-time or recurring loan payment on a loan you have with Bell Bank, you can use the Loan Payment feature.

The screenshot shows a 'Loan Payments' form with the following fields and sections:

- 1** **From \***: Regular Savings-Personal XXXXXX2312 \$9.98
- To \***: PERSONAL LOC - INT ONLY XXXXXX2312 \$1.99 [Loan Details](#)
- Summary Table**:
 

As Of Date	03/16/2022	Available Balance	\$3.01
Current Balance	\$1.99	Late Fees Due	\$0.00
Interest Rate	0.00000	Maturity Date	01/01/2049
Original Loan Amount	\$5.00	Payment Amount Due	\$0.00
- 2** **Payment Type \***: Regular Payment
- 3** **Payment Amount \***: \$0.00
- 4** **Additional Principal Payment**: 0.00
- Make this recurring**
- Summary Table**:
 

Payment Amount:	\$0.00
Late Fees Due (included in Payment Amount Due):	\$0.00
Additional Principal Payment:	\$0.00
<b>Total Payment Amount:</b>	<b>\$0.00</b>
- 5** **Date**: 03/16/2022

In the **Loan Payments** tab, click **Loan Payments**.

- Using the “From” and “To” drop-downs, select the account the funds will be taken from and the account you wish to post the payment.
- Select your payment type using the “Payment Type” drop-down.
  - Regular Payment:** Payment will be applied to both the principal and interest and fees.
  - Principal Only Payment:** A principal only payment allows you to make a payment directly towards the amount you borrowed.
  - Paydown to \$0:** The amount you need to pay to completely payoff your line of credit.
- Enter the amount of the payment.
- (Optional) For regular payments, enter an additional principal payment.
- (One-Time Payment Only) Enter the date to process the transaction.

The image shows a web form for entering a payment. At the top, there is a text input field for "Payment Amount \*" containing "\$0.00". To its right is a checkbox labeled "Make this recurring" which is checked, with a callout "6a" pointing to it. Below this is a dropdown menu for "Frequency \*" with the text "----Select Payment Frequency----" and a callout "6b" pointing to the dropdown. Underneath are two date pickers: "Start Date" with the value "03/16/2022" and "End Date" with the value "03/16/2022", both with callouts "6c" pointing to their respective fields. Below the dates is a text input field for "Memo" with the placeholder text "Memo/Description" and a callout "7" pointing to it. At the bottom right of the form are two buttons: a "Clear" button and a red "Submit" button with a callout "8" pointing to it.

6. You can set up a recurring payment.
  - a. Check the box next to “Make this recurring” to repeat the transfer.
  - b. Use the “Frequency” drop-down to specify how often the transfer should occur.
  - c. Enter a start and end date for this transaction using the calendar features.
7. (Optional) Enter a memo.
8. Click the **Submit** button when you are finished.



# Transactions

## Adding an External Account For Loan Payments

Your checking and savings accounts at other financial institutions can be linked to Online Banking with Bell Bank, so you can conveniently make loan payments without ever leaving home! When you add another account, you are asked to verify your ownership of that account by confirming two small deposits Bell Bank makes into your external account.


**Add An External Account**

This form will enable you to request that an external account (an account you have at another financial institution) be linked for electronic transfers.

There are two steps in this process:

- **Step 1: Add Your Account**
- **Step 2: Verify Your Account**

Please input the routing number and your account number located on your check (see the sample check below). If you want to add a savings account, please contact your financial institution for the routing number that they use for savings deposits. Also verify if your account is eligible for ACH transactions as not all savings accounts allow for ACH transactions. If you have issues with your micro deposit showing up in your account, verify the routing number with the other financial institution as not all financial institutions have one routing number for all account types.



Routing Number      Account Number

**Step 1: Add Your Account**

To begin, you will need to input the following information about the account you would like to add:

- Institution's Routing Number
- Your Account Number
- Account Type (checking or savings)

Once this information has been entered, click on the Continue button.

Two "micro" deposits will be generated and sent to your external account (typically within 5 business days). Micro deposits are random deposits in amounts less than \$1. Once you have received these two micro deposits in your external account, make note of both amounts as you will need them later in step 2, the verification process.

- **Please Note:** Only domestic (U.S.) banks are allowed.
- If the micro deposits do not appear in your account within the specified timeframe, contact the other financial institution to verify that you are using the correct routing number as some institutions do not use a single number for all account types.

1

ACCOUNT NUMBER

2

3

ROUTING NUMBER

ACCOUNT TYPE

Checking

**Step 2: Verify Your Account**

Once you receive the amounts of your micro deposits, [please click here to enter the amounts and activate your external account.](#)

Continue

4

In the **Loan Payments** tab, click **Add External Account**.

1. Enter the account number.
2. Select the type of account using "Account Type" drop-down.
3. Enter the financial institution's routing number. These numbers are located at the bottom of a paper check or deposit slip from your checkbook.
4. Click the **Continue** button.



In one to three business days, two micro-deposits will appear in your external account. Once you receive the deposits, go to the **Verify External Account** tab to add the account.

# Transactions

## Verifying an External Account For Loan Payments

As soon as Bell Bank makes two small deposits of less than a dollar into your external account, you are asked to verify those amounts within Online Banking. Once they are confirmed, you can begin making loan payments from the external account.

Account Verification

Please choose an account to verify using the amounts that were deposited to your account.

1

**Account** 123456789

**Account Type:** Savings

**Routing Number:** 987654321

**Status:** Funds have been sent to the target account

Verify Deposit Amounts

The deposit amounts should be entered in cents (example: \$0.05 should be entered as "05").

2

**Amount #1:**

**Amount #2:**

3

Continue

In the **Loan Payments** tab, click **Verify External Account**.

1. Select the account you would like to verify.
2. Enter the amounts of the two micro-deposits made into your external account.
3. Click the **Continue** button when you are finished.

# Transactions

## Send Money with Zelle® Setup

Send money to family and friends anywhere! Person-to-person payments are a digital cash alternative that make sending and receiving money as easy as emailing and texting. Whether it's paying allowance, splitting the check or sending a birthday gift, person-to-person payments allow you to quickly transfer money from your existing debit account to almost anyone.

### Initial Setup

**1**

**Send Money with Zelle®**

You need an email or mobile number to securely send and receive money.

Choose one from your profile or add a new one.

[Redacted]

(\*\*\*)\*\*\*-2300

(\*\*\*)\*\*\*-2265

ⓘ Email not verified. Call (800) 877-8021.

[+ Add new email or mobile number](#)

**CONTINUE**

Enter new email to securely send and receive money. You've already reached the limit for adding mobile numbers.

Email

**BACK** **ADD**

**2**

**Send Money with Zelle®**

To receive payments sent to e\*\*\*a@mcompany.com, enter the 6-digit verification code.

000000

[Resend Code](#)

**BACK** **VERIFY**

**3**

**Send Money with Zelle®**

You need an account to send and receive money with.

Choose a primary account. ⓘ

[Redacted] Checking, ###1441

[Redacted] Savings, #####9864

**CONTINUE**

Click the **Send Money with Zelle®** tab.

1. Choose or add a new email address or mobile number to have a 6-digit verification code sent to.
2. Enter the 6-digit verification code.
3. Choose your primary account.

## Adding a Recipient

Send Request Split Activity ① Settings

**Select Recipient**

🔍 Name, email, mobile #, account # + Add New Contact 1

---

**Add New Contact**

2 First Name  
Last Name

3 Nickname (Optional)

Tell us where to send the money.  
Provide only one of these.

4  Email  Mobile  Account #

5 Email

BACK  6

Click the **Send Money with Zelle®** tab.

1. Click the **Add New Contact** button.
2. Enter the recipient's first name and last name.
3. (Optional) Enter the recipient's nickname.
4. Choose where to send the money to.
5. Depending on your selection enter the recipient's email address, phone number or account number.
6. Click the **Save** button.

# Transactions

## Send Money with Zelle®

Send money to any Bell Bank customer or non-customer using only their name and contact information.

The screenshots illustrate the following steps:

- Select Recipient:** The user selects a recipient from a list. In the image, 'John Doe' is selected.
- Enter Amount:** The user enters the amount to send. In the image, '\$0' is entered.
- Select Date & Frequency:** The user selects a date and frequency. In the image, 'Send Today (one time)' is selected, and the date '27' is chosen on the calendar.
- From My:** The user selects the account to send funds from. In the image, 'Checking, ###1441, Avail Bal: \$5.19' is selected.
- Review:** The user clicks the 'REVIEW' button to confirm the transaction.

Click the **Send Money with Zelle®** tab.

1. Select a recipient and choose a send method.
2. Enter an amount to send.
3. (Optional) Select a date, frequency and click the **Done** button.
4. Use the drop-down to select an account to send funds from.
5. Click the **Review** button.

Send Request Split Activity Settings

**Review and Send**

Send \$5.00

JD to John Doe  
at [redacted]

6 Reason (Optional) 0/200

John needs to enroll with Zelle® using [redacted] to get the money.

BACK SEND 7

- (Optional) Enter a reason for the payment.
- Click the **Send** button.

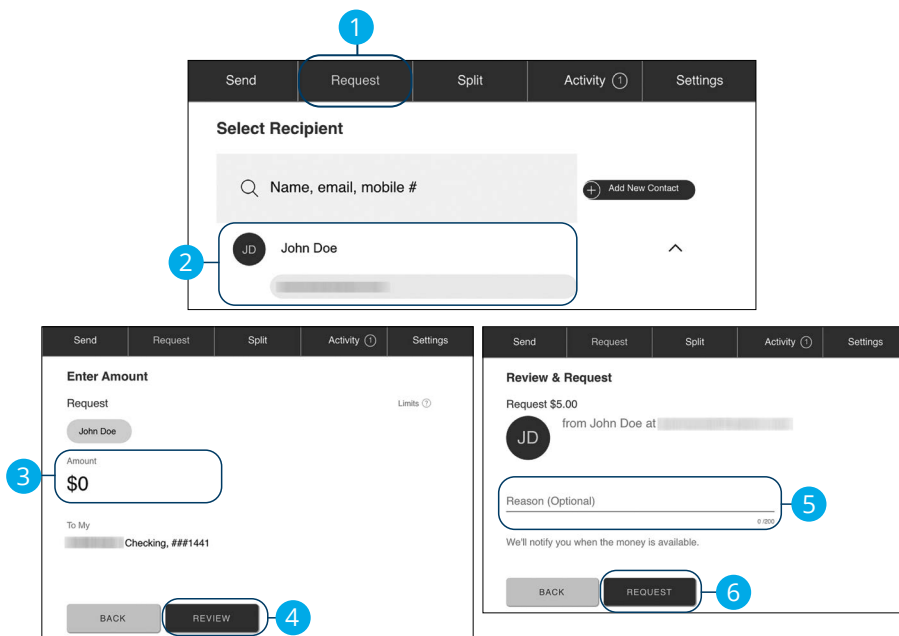


**Note:** If your contact isn't registered with Zelle, we'll send them a notice about your payment and ask them to take a moment to register. Your contact will receive your money within 3 business days after registering with Zelle (or on the delivery date, whichever is later).

# Transactions

## Request Money with Zelle®

Request money from any Bell Bank customer or non-customer using only their name and contact information.



Click the **Send Money with Zelle®** tab.

1. Click the **Request** tab.
2. Select a recipient and choose a request method.
3. Enter an amount to request.
4. Click the **Review** button.
5. (Optional) Enter a reason for the request.
6. Click the **Request** button.

# Transactions

## Split Payment with Zelle®

Split a payment between multiple people.

The screenshots illustrate the following steps:

1. Tap the **Split** tab in the top navigation bar.
2. In the **Select Recipients** screen, select recipients (Jane Smith and John Doe) and choose request methods. The **ENTER AMOUNT** button is highlighted.
3. Tap the **ENTER AMOUNT** button.
4. In the **Enter Amount** screen, enter the amount (**25.00**) and tap the **REVIEW** button.
5. In the **Review and Split** screen, review the split amounts: **Your Portion** (\$ 8.34), **Jane Smith** (\$ 8.33), and **John Doe** (\$ 8.33). Tap the **REASON (Optional)** field.
6. Enter a reason in the **Reason (Optional)** field.
7. Tap the **SPLIT** button.

Click the **Send Money with Zelle®** tab.

1. Click the **Split** tab.
2. Select recipients and choose request methods.
3. Click the **Enter Amount** button.
4. Enter an amount.
5. Click the **Review** button.
6. (Optional) Make adjustments to the split.
7. (Optional) Enter a reason.
8. Click the **Split** button.

Transactions: Split Payment with Zelle®



# Transactions

## Zelle® Settings

Update your email address or phone number, change your primary account or edit a contact's information.

Click the **Send Money with Zelle®** tab then click the **Settings** tab.

- A.** Click the plus icons to add a new email or mobile number.
- B.** Use the drop-down to change your primary account.
- C.** Click on a contact to edit their information.

# Transactions

## Adding an External Account

Your accounts at other financial institutions can be linked to External Transfer, so you can transfer money between two banks without ever leaving home.

Transfer Funds   Activity   Preferences   Help

### Create Transfer

Show Tip

**1** Your **Wells Fargo Bank, Checking, XXXXX6782** has been added. Verify this.  
Your **US Bank, Checking, XXXXX6789** has been added. Verify this.

From  
Select From Account

To  
Select To Account

**1** Add a New Account

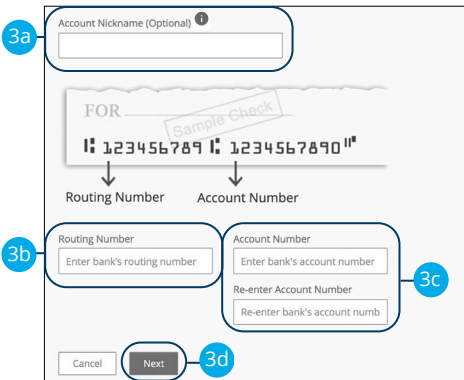
### Add External Account

You must be an owner or co-signer on the account to use it for transfers.

**2** Account Type  
Please Select

In the **External Transfer** tab.

1. Click the “Add a New Account” link.
2. Select the type of account using the “Account Type” drop-down.



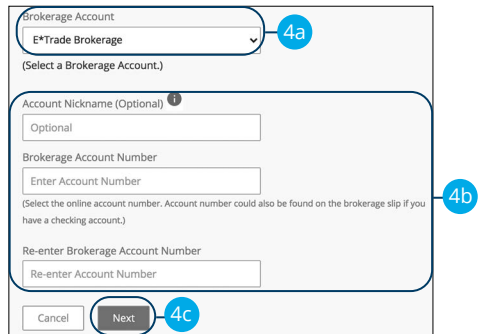
Account Nickname (Optional) <sup>1</sup>

FOR  
Sample Check  
⑆ 123456789 ⑆ 1234567890 ⑆  
↓ ↓  
Routing Number Account Number

Routing Number  
Enter bank's routing number

Account Number  
Enter bank's account number  
Re-enter Account Number  
Re-enter bank's account numb

Cancel Next



Brokerage Account  
E\*Trade Brokerage  
(Select a Brokerage Account.)

Account Nickname (Optional) <sup>1</sup>  
Optional

Brokerage Account Number  
Enter Account Number  
(Select the online account number. Account number could also be found on the brokerage slip if you have a checking account.)

Re-enter Brokerage Account Number  
Re-enter Account Number

Cancel Next

**3.** For checking, savings, or money market accounts:

- a.** (Optional) Enter an account nickname.
- b.** Enter the financial institution's routing number. These numbers are located at the bottom of a paper check or deposit slip from your checkbook.
- c.** Enter the account number.
- d.** Click the **Next** button.

**4.** For investment accounts:

- a.** Select the brokerage account using the "Brokerage Account" drop-down.
- b.** Enter the required information. The requested account information will vary depending upon the brokerage account chosen.
- c.** Click the **Next** button.

# Transactions

## Verifying an External Account

Before you can transfer funds to an account it must be verified

**Verify your external bank account**

For your protection, we need to verify that you own this US Bank, Checking, XXXXX6789 account.  
How would you like to verify your account?

Verify instantly

Log into your external bank account so we can verify you own the account

**Or**

Verify with bank deposits

Verify small deposits posted to your bank account in 1 to 2 business days.

**Verify instantly** ✕

Enter your external bank account login information so we can verify you own the account.

**US Bank**

Safely log into your online banking so your account can be verified for use. Your credentials are sent to your bank using the highest encryption standards and are never read or saved.

**Personal ID**

**Password**

Back to verification options
Verify

**Verify Your External Account**

- 1 Log in to your **Bank of America (California), Checking, XXXXXX1234** and check your activity.
- 2 Look for two small deposits (less than a \$1) from Fremont Bank.
- 3 Enter the amounts here to verify your account.

\$ 0. 
\$ 0.

Verify

1. Choose how you would like to verify the account.
2. To verify an account instantly, enter your personal ID and password and click the **Verify** button.
3. To verify with bank deposits:
  - a. Two small deposits will be made to your external account in 1 to 2 business days. Once the deposits have posted to your account, check your email for instructions on how to return to external transfers and verify the deposit amounts.
  - b. Enter the two deposit amounts and click the **Verify** button.



**Note:** After verifying your account, it will be active and ready for transfers.

# Transactions

## Sending an External Transfer

Transfer funds between your Fremont Bank account and an account with another bank or credit union or your Fremont Bank loan accounts.

### Create Transfer

Show Tip

● Your **Wells Fargo Bank, Checking, XXXXX6782** has been added. Verify this.  
Your **US Bank, Checking, XXXXX6789** has been added. Verify this.

1 From  
Select From Account

To  
Select To Account

Add a New Account

2 Amount (\$)  
\$ View limits

3 Send  
10/18/2020

4 Frequency  
Select Frequency

In the **External Transfer** tab.

1. Use the drop-downs to select the from and to accounts.
2. Enter the amount to transfer. (Optional) Click the “View limits” link to view transfer limits.
3. Use the calendar feature to select a send date.
4. Use the drop-down to select a frequency.

5 Duration  
Up to a specified amount

6 Total Amount  
\$

7 Memo to self (optional)  
(50 characters remaining)

8 Review

Delivery  
**You'll see delivery options when you enter your transfer info.**  
We'll change your transfer to the **previous business day** when it falls on a weekend or bank holiday.

Transfer Disclaimer

### Review Transfer

From [Redacted]

To Bank of America (California), Checking, XXXXXX1234

Send 10/20/2020

Deliver 10/23/2020

Speed Standard

Memo Transfer

Transfer Amount \$10.00

Fees Free

Total \$10.00

9

Confirm

Edit

Cancel

5. If you would like to set up a recurring transfer, follow the steps below.
  - a. Choose a duration for the transfer.
    - **Until I cancel:** Transfers occur on the scheduled frequency until the user cancels the recurring transfer.
    - **Up to a specified amount:** Transfers occur on the scheduled frequency until a specified amount is reached.
    - **Up to a specified number of transfers:** Transfers occur on the scheduled frequency until the designated number of payments have been completed.
    - **Until a specified date:** Transfers occur on the scheduled frequency until the designated end-date.
6. Enter an amount, total number of transfers or end date if necessary.
7. (Optional) Enter a memo to self.
8. Click the **Review** button.
9. Review the transfer and click the **Confirm** button.



**Note:** We'll email you when a transfer is complete. We'll also display your transfers for the past 180 days on the **Activity** page.

# Transactions

## Managing External Transfers

All transfers initiated in the last 180 days through external transfers appear on the activity page.

### Activity Page Overview

#### Activity Details

+ Filter & Sort

**Sorted** Send On Descending

**Showing** All Transfers

**From** 04/19/2020 **To** 10/19/2021

Clear filter

---

**Send** 10/20/2020

**From**

**To** Bank of America (California), Checking, XXXXXX1234

**Status** ? Pending

**Transfer Amount** \$10.00

[More info >](#)

---

You can view 6 months of past transactions and all your future-dated scheduled transactions in Activity.

In the **External Transfer** tab, click **Activity**.

- A.** Use filters to sort the transfers.
- B.** Click the “Clear filter and show all” link to clear the filters and show all of your transfers.
- C.** Each transfer has a status. Click the icon to see the definitions for each status.

## Canceling Transactions

You can also cancel pending transfers up until their process date.

**Activity Details**

+ Filter & Sort

Sorted Send On Descending  
Showing All Transfers  
From 04/19/2020 To 10/19/2021  
Clear filter

Send 10/20/2020  
From [Redacted]  
To Bank of America (California), Checking, XXXXXX1234  
Status **Pending**  
Transfer Amount \$10.00

**1** More info >

You can view 6 months of past transactions and all your future-dated scheduled transactions in Activity.

**Send 10/20/2020**  
From [Redacted]  
To Bank of America (California), Checking, XXXXXX1234  
Reference # 3718545  
Originator EQA ACCOUNTC  
Deliver 10/23/2020  
Speed Standard  
Transfer Amount \$10.00  
Fees Free  
Total \$10.00  
Memo Transfer

**2** Cancel Transfer

**3** Cancel This Transfer

Are you sure you want to delete this transfer? This action cannot be undone.

Reference # 3718545  
Amount: \$10.00  
Fees Free  
Total \$10.00  
From [Redacted]  
To Bank of America (California), Checking, XXXXXX1234  
Send 10/20/2020  
Deliver 10/23/2020  
Speed Standard  
Memo Transfer

**3** Yes, Cancel  
No, Don't Cancel

**4** Cancel Transfer Confirmed

You have successfully canceled this transfer

Reference # 3718545  
Amount: \$10.00  
Fees Free  
Total \$10.00  
From [Redacted]  
To Bank of America (California), Checking, XXXXXX1234  
Send 10/20/2020  
Deliver 10/23/2020  
Speed Standard  
Memo Transfer

**4** Done

In the **External Transfer** tab, click **Activity**.

1. Click the "More Info" link next to the pending transfer you would like to cancel.
2. Click the **Cancel Transfer** button.
3. For recurring transfers, decide if you would like to cancel just the next recurring transfer, or all the remaining transfers.
4. Click the **Yes, Cancel** button.
5. Click the **Done** button when you are finished. The transfer's status will change to "Canceled."



# Transactions

## External Transfer Preferences

From the external transfer preference page you can view additional details about your accounts, add or verify new accounts or add or verify your phone numbers.

The screenshot shows the 'External Transfer Preferences' page. It is divided into three main sections: 'My Accounts', 'My Other Accounts', and 'My Phone Numbers'. Callouts A-F point to specific elements:

- A:** A callout pointing to the 'More Info' section of the first account, which displays 'Account:', 'Nickname: Premier Checking', and 'Routing Number:'.
- B:** A callout pointing to the '+ Add Accounts' button in the 'My Other Accounts' section.
- C:** A callout pointing to the 'Verify' link next to the 'Wells Fargo Bank, Checking, XXXXX6782' account.
- D:** A callout pointing to the '+ Add Phone Number' button in the 'My Phone Numbers' section.
- E:** A callout pointing to the 'Verify' link next to a phone number entry.
- F:** A callout pointing to the 'Delete' button at the bottom right of the 'My Phone Numbers' section.

In the **External Transfer** tab, click **Preferences**.

- Click on an account to view additional details.
- Click the **Add Accounts** button to add a new account. See page 54 for more details.
- Click the "Verify" link next to an account to verify it. See page 56 for more details.
- Click the **Add Phone Number** button to add a new phone number.
- Click the "Verify" link next to a phone number to verify it.
- Click on a phone number and click the **Delete** button to delete it.





# Transactions

## Online Activity Overview

All transactions initiated through Online Banking or through our app appear in the Online Activity. All single and recurring transactions, as well as deposited checks, show in the Online Activity along with stop payments and check reorders.

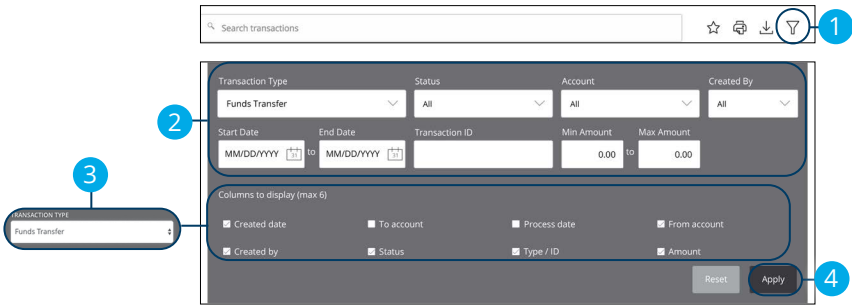
The screenshot shows the 'Online Activity' page. At the top, there are three tabs: 'Single Transactions', 'Recurring Transactions', and 'Deposited Checks'. Below the tabs is a search bar labeled 'Search transactions'. To the right of the search bar are icons for print, export, and filter. Below the search bar are columns for 'Created date', 'Status', 'Transaction Type', 'Account', and 'Amount'. A table lists three transactions: 'Processed', 'Drafted', and 'Cancelled'. A callout 'F' points to a menu icon next to the 'Processed' transaction, which includes options like 'Toggle Details', 'Inquire', 'Copy', and 'Print Details'. A callout 'E' points to the expanded details for the 'Cancelled' transaction, showing fields like 'Tracking ID', 'Created', 'Created By', 'Authorized', 'Authorized By', 'Cancelled On', 'Amount', 'Description', 'From Account', and 'To Account'.

In the **Other** tab, click **Online Activity**.


- A.** Click an appropriate tab at the top to view **Single Transactions**, **Recurring Transactions** or **Deposited Checks**.
- B.** Use the search bar to find transactions within that account.
- C.** Print the Online Activity page by clicking the  icon. Export your transactions into a different format by clicking the  icon.
- D.** Click the  icon next to the Created, Status, Transaction Type, Account or Amount columns to sort transactions.
- E.** Click on a transaction to view more details.
- F.** Click the  icon to perform additional functions.

## Using Filters

The Activity Center can be customized using various filters. You can also choose up to six columns to display, so you can swiftly find what you're looking for each time.

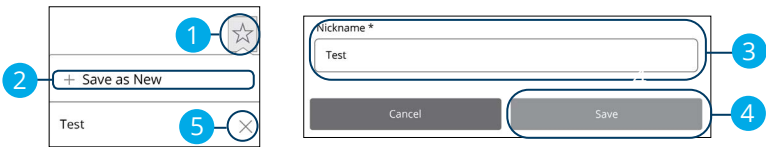


In the **Other** tab, click **Online Activity**.


1. Click the  icon to create a custom view of your transactions.
2. Create a custom list of transactions using these filters.
3. Filter the type of transaction you are looking for using the "Transaction Type" drop-down. Column names with check boxes appear. Select up to six boxes.
4. Click the **Apply** button when you are finished.

## Creating or Deleting Custom Views Using Favorites

After applying specific filters, you can save that view of the Online Activity to Favorites, making it easier and faster to search, print or export transactions. You can always delete Favorites if they are no longer useful.



In the **Other** tab, click **Online Activity**.

1. Click the  icon.
2. Click the "+ Save as New" link to create a new favorite template.
3. Enter a name for your new custom view.
4. Click the **Save** button when you are finished.
5. Click the **X** icon to remove a custom view from your Favorites.

## Editing Transactions

The Online Activity Center only shows pending transactions initiated within Online Banking not yet posted to your account. The edit feature is not available for Loan payments.

Created date	Status	Transaction type	Account	Amount	Actions
3/14/2019	Authorized	Transfer Funds - Tracking ID: 2143843	REGULAR CHECKING	\$10.00	⋮
3/14/2019	Processed	Transfer Funds - Tracking ID: 2143842	REGULAR CHECKING	\$	Show/Hide Details
3/14/2019	Processed	Transfer Funds - Tracking ID: 2143840	REGULAR CHECKING	\$	Cancel
					Inquire
					Copy
					Edit
					Print Details

### Edit One-Time Transfer

REGULAR CHECKING \$30.91

To Account  
REGULAR CHECKING \$928.45

Amount  
\$10.00

Transfer Date  
03/15/2019

Memo (optional)  
Funds Transfer via Online

Cancel
Transfer Funds

In the **Other** tab, click **Online Activity**.

1. Browse through your pending transaction and locate the transaction you would like to edit. Create a custom list of transactions using these filters.
2. Click the ⋮ icon and click "Edit."
3. Make the necessary edits and then click the **Transfer Funds** button when you are finished.



**Note:** If you edit a recurring transaction in the Single Transaction tab, you will only edit that single occurrence. To edit an entire series, you must visit the Recurring Transactions tab in the Online Activity.

## Canceling Transactions

The Online Activity shows all pending transactions that have not posted to your account. You can also cancel pending transactions up until their process date.

Created date	Status	Transaction Type	Account	Amount	Actions
2/27/2019	Drafted	Funds Transfer - Tracking ID: 123456	Savings Account XXXXXX1234	\$1,234.56	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <span>⋮</span>
2/27/2019	Drafted	Funds Transfer - Tracking ID: 123456	Checking Account XXXXXX1234	\$1,234.56	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> <span>⋮</span>
2/27/2019	Drafted	Funds Transfer - Tracking ID: 123456	Savings Account XXXXXX1234	\$1,234.56	<input type="checkbox"/> <input type="checkbox"/> <span>⋮</span>

ⓘ

**Cancel Transactions**

Are you sure you want to cancel these transactions?

#87137 (\$0.04)  
#87140 (\$0.01)

3 of your selected transactions(s) can not be cancelled.  
Credit: \$0.01 | Debit: \$0.00

In the **Other** tab, click **Online Activity**.

1. Browse through your pending transactions and check the box for each transaction you want to cancel. Check the box between Amount and Actions to select all transactions.
2. Click the ⋮ icon and click "Cancel Selected."
3. Click the **Confirm** button when you are finished. The status then changes to "Canceled" on the Online Activity page.



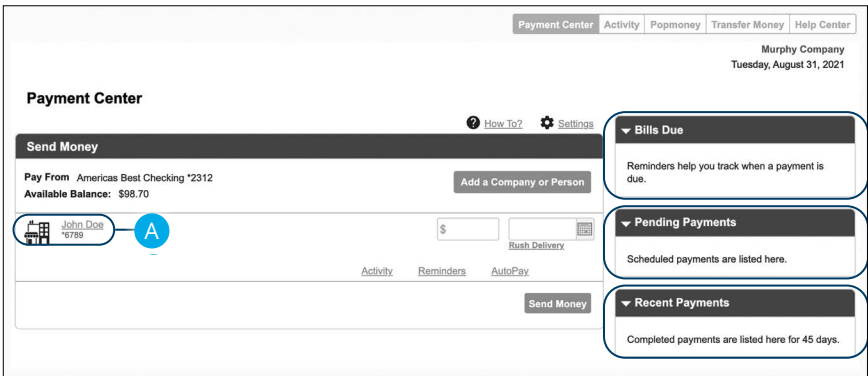
**Note:** If you cancel a recurring transaction in the **Single Transaction** tab, you will only cancel that single occurrence. To cancel an entire series, you must visit the **Recurring Transactions** tab in the Online Activity.

# Bill Pay

## Overview

Bill Pay with Bell Bank allows you to stay on top of your monthly finances. Having your bills linked to your bank account enables you to electronically write checks and send payments in one place.

The first time that you click the **Bill Pay** tab, you are asked to choose an account to use within Bill Pay and to accept the terms and conditions.



Click the **Bill Pay** tab.

- A. All your payees are listed on the left side of your screen.
- B. All your existing reminders appear in the right side panel.
- C. Your pending transactions appear in the right side panel under “Pending Payments.”
- D. You can view your transaction history for the last 45 days in the right side panel under “History Payments.”

# Bill Pay

## Creating a Payee

The individual that receives your payments is known as a payee. You can pay just about any company, loan or account using our bill pay system. The information printed on your bill is all you need to set up a company as a payee. When creating your payee, there are two types of companies you can add: Known and unknown.

### Known Company

A Known Company is one that is preloaded in our database.

The screenshot shows the 'Payment Center' interface. At the top, there is a 'Send Money' tab, which is circled with a blue '1'. Below the tab is an 'Add a Company or Person' button. The main area of the interface shows a form for entering payment details, including a dropdown menu for the payee, a text input for the amount, and buttons for 'Activity', 'Reminders', and 'AutoPay'. On the right side, there are sections for 'Reminders' and 'Pending Payments'. Below the main interface, a dialog box titled 'Add a Company or Person' is open. It has two tabs: 'Company' and 'Person'. Under the 'Company' tab, there is a search bar labeled 'Search Our Network' with the instruction 'Enter the name of any company or person in the U.S.' and a magnifying glass icon. To the right of the search bar, it says 'If a company can't be paid electronically, we'll mail a check for you.' Below the search bar, there is a list of utilities under the heading 'Utilities'. The first utility, 'Ameren Missouri', is highlighted with a blue box and a blue '2' in a circle. Other utilities listed include 'Laclede Gas/MGE', 'Missouri American Water', and 'Metropolitan Sewer District MO'.

Click the **Payment Center** tab.

1. Click the **Add a Company or Person** button.
2. Select your company from the list.

The screenshot shows a web form titled "Add a Company or Person" with two tabs: "Company" and "Person". The "Company" tab is selected. On the left, there is a logo for Ameren Missouri. The main form area contains the following fields:

- Ameren Missouri Account Number**: A text input field.
- Confirm Account Number**: A text input field, highlighted with a blue circle and the number 3.
- Nickname**: A text input field.
- Ameren Missouri ZIP Code**: Two text input fields separated by a hyphen.

At the bottom of the form, there are two buttons: "Add" (highlighted with a blue circle and the number 4) and "Cancel".

3. Enter the required information. Fields may vary depending on which company you are adding.
4. Click the **Add** button when you are finished.



## Unknown Company

If you have a payee who is not in our system, no problem! You can add their contact information, but you may not be able to send a Rush Delivery or sign up for eBills.

The image shows two screenshots from a web application. The top screenshot is the 'Payment Center' interface. The 'Send Money' tab is active. A blue circle with the number '1' points to the 'Add a Company or Person' button. Below this button is a form with a dropdown menu, a dollar sign, and a 'Send Money' button. To the right, there are sections for 'Reminders' and 'Pending Payments'. The 'Pending Payments' section shows a table with a total of \$1.00.


The bottom screenshot is the 'Add a Company or Person' dialog box. It has two tabs: 'Company' and 'Person'. Below the tabs is a search bar with the text 'Search Our Network' and 'Enter the name of any company or person in the U.S.'. A magnifying glass icon is next to the search bar. To the right of the search bar, there is a link that says 'If a company can't be paid electronically, we'll mail a check for'. A blue circle with the number '2' points to this link.

Click the **Payment Center** tab.

1. Click the **Add a Company or Person** button.
2. Click the “mail a check” link.

**Add a Company or Person**

**Company** **Person**



Other Company

**Company Name**

**Account Number**

**Nickname**

**Address Line 1**

**Address Line 2**

**City**

**State**  
State ▾

**ZIP Code**  
 -

**Phone Number**  
  -

**Mobile Number** (Optional)  
  -

**Email Address** (Optional)

**Add** **Cancel**

3

4

5

6

3. Enter the company name, account number, street address and city.
4. Select the state from the drop-down.
5. Enter the zip code, phone number, mobile number and email address.
6. Click the **Add** button when you are finished.

## Person

You can pay anyone, such as a baby-sitter, dog-walker or a freelance worker, by creating them as a payee in our online bill pay system.

Payment Center

**Send Money**

1 Add a Company or Person

Search [Name] [Address]

Search

Activity Reminders AutoPay

Send Money

Reminders help you track when a payment is due.

Pending Payments

All Pay From Accounts

Search [Name]	\$1.00	10-13-17	Change   Cancel
<b>Total</b>	<b>\$1.00</b>		

Add a Company or Person

Company Person 2

Search Our Network

Enter the name of any company or person in the U.S. [Search]


If a company can't be paid electronically, we'll [mail a check](#) for you.

Click the **Payment Center** tab.

1. Click the **Add a Company or Person** button.
2. Click the Person tab.

### Add a Company or Person

**Company** **Person**



Person

**First and Last Name** 3

Nickname

**Address Line 1** 4

Address Line 2

**City**

**State** 5

State ▾

**ZIP Code**

**Phone Number** 6

**Mobile Number** (Optional)

**Email Address** (Optional)

**Add** **Cancel** 7

3. Enter the payee's first and last name.
4. Enter their street address and city.
5. Select the state from the drop-down.
6. Enter their zip code, phone number, mobile number and email address.
7. Click the **Add** button when you are finished.

# Bill Pay

## Editing a Payee

You can make changes to an existing payee at any time. This is especially beneficial if a payee's account number or contact information changes.

The screenshot shows the 'Metropolitan Sewer District MO' Bill Pay interface. A blue circle '1' highlights the 'Data' tab in the top navigation bar. Below this, the 'Pay From' dropdown menu is visible, along with the 'Amount' and 'Deliver By' fields. The 'Available Balance: \$43.28' is shown on the left. At the bottom of the header are links for 'Activity', 'Reminders', and 'AutoPay'.

The main content area is titled 'John Doe' and contains a profile card on the left with a person icon, the label 'Person', and a 'Delete John Doe' button. A blue circle '2' points to the 'Delete' button. To the right is a large form for editing the payee's details. A blue circle '3' points to the 'Save Changes' button at the bottom of the form. The form fields include:

- First and Last Name:** John Doe
- Nickname:** (empty)
- Category:** Uncategorized (with a dropdown arrow and a link 'About adding categories')
- Address 1:** 1 Main Street
- Address 2:** (empty)
- City:** Anywhere
- State:** ID (with a dropdown arrow)
- ZIP Code:** 62220 - (empty)
- Phone Number:** 555 555 - 5555
- Mobile Number (Optional):** (empty) - (empty)
- Email Address (Optional):** (empty)

At the bottom of the form are the 'Save Changes' and 'Cancel' buttons.

Click the **Payment Center** tab.

1. Select a payee.
2. Make the necessary changes.
3. Click the **Save Changes** button when are you finished making changes.

# Bill Pay

## Deleting a Payee

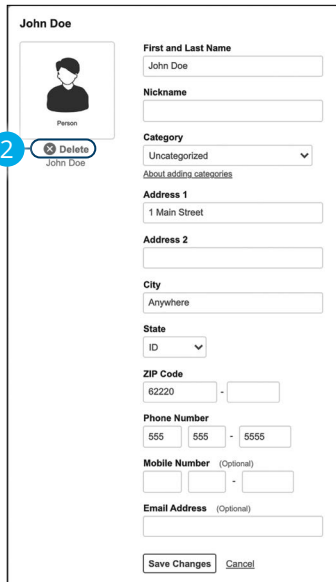
If a payee is no longer needed, you can permanently delete them. This does not erase data from an existing payment using that payee.




Metropolitan Sewer District MO 1 Delete

Pay From: [Dropdown] Amount: \$ [Input] Deliver By: [Dropdown]

Available Balance: \$43.28 [Activity](#) [Reminders](#) [AutoPay](#)



**John Doe**

 Person

2 **Delete** John Doe

**First and Last Name**  
John Doe

**Nickname**  
[Input]

**Category**  
Uncategorized [Dropdown]  
[About adding categories](#)

**Address 1**  
1 Main Street

**Address 2**  
[Input]

**City**  
Anywhere

**State**  
ID [Dropdown]

**ZIP Code**  
62220 - [Input]

**Phone Number**  
555 555 - 5555

**Mobile Number** (Optional)  
[Input] - [Input]

**Email Address** (Optional)  
[Input]

[Save Changes](#) [Cancel](#)



**Delete John Doe from [Payee Name] Bill Payment Service?**

Are you sure you want to delete John Doe from [Payee Name] Bill Payment Service?

3 **Delete** [Don't Delete](#)

Click the **Payment Center** tab.

1. Select a payee.
2. Click the "Delete" link.
3. Click the **Delete** button to permanently delete your payee.

# Bill Pay

## eBills

You can go paperless and receive your bills electronically within our bill pay system. Major credit card companies, automotive finance companies and utility companies are preloaded in our system, and these present billers can be set up as an eBill.

The top screenshot shows a user interface for a biller named 'Federal Electric'. It features a 'Request eBills' button (circled with a blue '1') and a navigation bar with 'eBills' (circled with a blue '1'). A 'Request eBills' button is also visible at the bottom of the main content area.

The bottom screenshot shows a form titled 'Have your bills delivered here, safely and securely.' It lists 'Available Bills' including 'Comcast Cable Communications \*0461' and 'Bank of America Credit Card \*2009'. The 'Comcast Cable Communications' entry is selected. The form includes fields for 'Service Name and Address' and 'Account Number'. A blue 'Add' button (circled with a blue '2') is located at the bottom right. At the bottom left, there is a 'Submit' button (circled with a blue '3') and a 'Cancel' button.

Click the **Payment Center** tab.

1. Click on the **Request eBills** icon or “eBills” link.
2. Click the **Add** button for each biller you would like to add to eBills.
3. Click the **Submit** button when you are finished.

# Bill Pay

## Schedule Payments

It is easy to pay your bills once you set up payees. When you click on the Payments tab, you will see all of the payees you have established so far. To pay a bill, simply find your payee and fill out the payment information beside their name.

The screenshot displays the Bill Pay interface for a user named Steven. The top section, titled 'Details', contains a 'Pay From' dropdown menu (1) with an available balance of \$43.28. To the right are 'Amount' and 'Deliver By' fields (2), with a calendar icon for the date. Below these are links for 'Activity', 'Reminders', and 'AutoPay', and a 'Send Money' button (3). The bottom section, 'Review Payments', shows a preview of the payment with 'Pay From \*5254' and 'Amount \$1.00' (4), a 'Memo' field, a 'CHECK DELIVER BY' date of 'Oct 16', and a 'Submit Payments' button (5). The total payment amount is \$1.00.

Click the **Payment Center** tab.

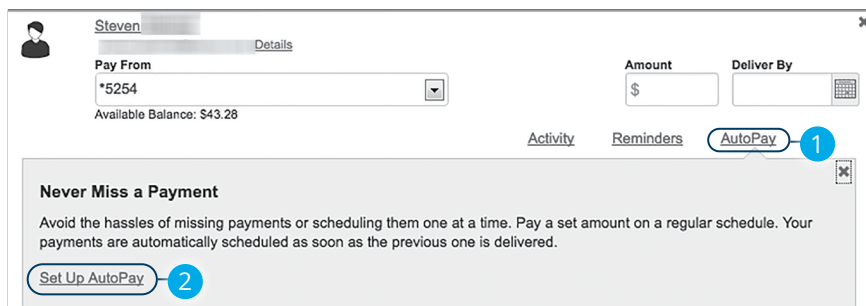
1. Use the drop-down and select an account to withdraw from.
2. Enter the amount of your bill and use the calendar feature to select the payment due date.
3. Click the **Send Money** button.
4. Review the payment information.
5. Click the **Submit Payments** button when you are finished.



# Bill Pay

## Automatic Payments

Our Automatic Payments feature keeps you ahead of your repeating payments. Setting up an automatic payment takes only a few moments and saves you time by not having to reenter a payment each time it is due.



The screenshot shows a user interface for a bill pay account. At the top left, there is a profile icon and the name "Steven". Below the name is a "Pay From" dropdown menu showing "\*5254" and an "Available Balance: \$43.28". To the right, there are input fields for "Amount" (with a "\$" symbol) and "Deliver By" (with a calendar icon). Below these fields are three tabs: "Activity", "Reminders", and "AutoPay". The "AutoPay" tab is selected and highlighted with a blue circle and the number "1". Below the tabs is a section titled "Never Miss a Payment" with a sub-heading "Avoid the hassles of missing payments or scheduling them one at a time. Pay a set amount on a regular schedule. Your payments are automatically scheduled as soon as the previous one is delivered." At the bottom left of this section is a link "Set Up AutoPay" highlighted with a blue circle and the number "2".

Click the **Payment Center** tab.

1. Click the "AutoPay" link
2. Click the "Set Up AutoPay" link.

The image shows a digital form for setting up a bill payment. It is divided into two main sections. The left section contains three fields: 'Pay From' with a dropdown menu showing '\*5254' (callout 3), 'Amount' with a text input field containing '\$' and a calendar icon (callout 4), and 'Frequency' with a dropdown menu (callout 5). The right section contains three fields: 'Duration' with a dropdown menu (callout 6), 'Email Address' with a text input field containing 'test@test.com' (callout 7), and a group of three checkboxes for email notifications: 'Email me when my payment is pending', 'Email me when the payment has been sent' (callout 8), and 'Email me before sending the last payment'. At the bottom of the right section is a button labeled 'Start Sending Payments' (callout 9).

3. Use the drop-down and select an account to withdraw from.
4. Enter the amount of your bill and use the calendar feature to select the payment due date.
5. Use the drop-down to select the frequency.
6. Select the duration of the payments using the drop-down.
7. Enter your email address.
8. Check the appropriate boxes indicating when you would like to be notified.
9. Click the **Start Making Payments** button when you are finished.

# Bill Pay

## Editing Pending Payments

You can change a payment even after you schedule it. This convenient feature gives you the freedom to change the way you make your payments.

▼ Pending Payments			
All Pay From Accounts			
Steven [REDACTED]	\$1.00	10-13-17	Processing
Steven [REDACTED]	\$1.00	10-16-17	<a href="#">Change</a> <a href="#">Cancel</a>
<b>Total</b>	<b>\$2.00</b>		

Change Payment

Steven [REDACTED]

Confirmation MSLCF-RXPR1

CHECK  DELIVER BY  Oct 16

Pay From \*5254

Available Balance: \$43.28

Amount \$ 1.00

Deliver By 10/16/2017

Numeric date starting with the month

Memo  Printed on Check

[Save Changes](#) [Don't Save Changes](#) [Cancel Payment](#)

Click the **Payment Center** tab and locate the **Pending Payments** box.

1. Click the "Change" link.
2. Make the necessary changes.
3. Click the **Save Changes** button when you are finished making changes.



**Note:** There is a limited amount of time to edit a payment. If a pending payment does not show the option to make changes, you will be unable to edit the payment.


# Bill Pay

## Cancel Pending Payments

You can cancel a payment even after you schedule it. This convenient feature gives you the freedom to change the way you make your payments.

Pending Payments		
All Pay From Accounts		
Steven [REDACTED]	\$1.00	10-13-17 Processing
Steven [REDACTED]	\$1.00	10-16-17 <a href="#">Change</a> <a href="#">Cancel</a>
<b>Total</b>	<b>\$2.00</b>	

Cancel Payment



[REDACTED]

Pay From [REDACTED]

Amount \$1.00

Withdraw On When Check Cashed

Confirmation MSLCF-RXPR1

CHECK DELIVERY

Oct 16

Cancel Payment
Do Not Cancel Payment
Change Payment

Click the **Payment Center** tab and locate the **Pending Payments** box.

1. Click the "Cancel" link if you do not wish to process the payment.
2. Click the **Cancel Payment** button to permanently delete your payment.



**Note:** There is a limited amount of time cancel a payment. If a pending payment does not show the option to cancel the payment, you will be unable to cancel the payment.

# Bill Pay


## Viewing Transaction Details

### Single Transaction

You can view the details of a single transaction within the Recent Payments panel on the Payment Center page.

Recent Payments		Sort
All Pay From Accounts		
Steven	<a href="#">Canceled</a>	10-16-17
Steven	<a href="#">Canceled</a>	10-16-17
Steven	\$1.00	10-6-17
<b>Total</b>		\$1.00
<a href="#">View Activity</a>		

Canceled



Payment canceled Oct 11, 2017.

Payment Detail

Pay From [Redacted]

Amount \$1.00

Withdraw On When Check Cashed

Confirmation M5LCF-RXPR1

CHECK

**DELIVER BY**

**Oct 16**

[Print](#)

Click the **Payment Center** tab and locate the **Recent Payments** box.

1. Click the status of the payment.
2. View payment details.
3. (Optional) Click the "Print" link to print payment details.

## Multiple Transactions

You can view all of your previous transactions or transactions sent to a specific payee from the Payment Center page.

Recent Payments		Sort
All Pay From Accounts		
Steven	<a href="#">Canceled</a>	10-16-17
Steven	<a href="#">Canceled</a>	10-16-17
Steven	<a href="#">\$1.00</a>	10-6-17
<b>Total</b>		<b>\$1.00</b>
<span>1a</span> <a href="#">View Activity</a>		

Test User Details

Pay From

Available Balance: \$43.28

Amount \$

Deliver By

[Activity](#) [Reminders](#) [AutoPay](#)

Recent Payments	Pending Payments
None	10-16-17 <span>\$1.00</span>
<span>1b</span> <a href="#">More Activity</a>	

Click the **Payment Center** tab and locate the **Recent Payments** box.

1. You can view all previous payments or payments that are sent only to a specific payee.
  - a. Click the “View Activity” link under the Recent Payments panel to view all payments.
  - b. Click the “Activity” link then the “More Activity” link under a specific payee to view all payments sent to that payee.

**Activity**

**Reminders**

Reminders help you track when a bill is due.

**Payments**

**Date Range**  
 Past 12 months    Oct 11, 2016 and future

**Filter By**  
 Recipient Name: Test User



Showing Test User payments. [Clear Filter](#)

Showing 1 - 1 of 1 payments

Withdraw On	Description	Category	Amount	Deliver By	Status
When Check Cashed	Test User		\$1.00	10-16-17	Pending Cfm # MSLNN-7L26K
<b>Total</b>			\$1.00	<i>Pending, Processing, and Delivered payments only, including any fees</i>	

Showing 1 - 1 of 1 payments

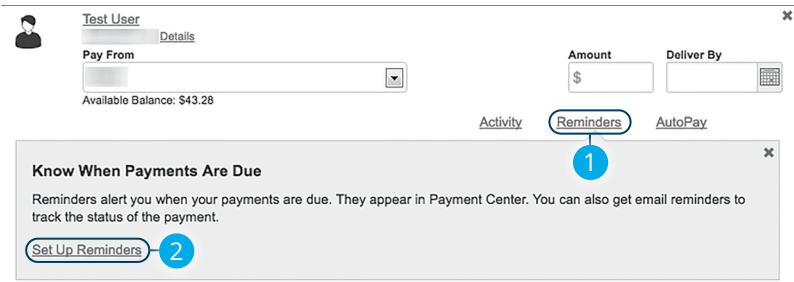
[Download Payment List](#) [Print](#)

- View your reminders set for this transaction.
- Use the filters to help locate a specific transaction.
- Click the  icon next to the Created, Status, Transaction Type, Account or Amount columns to sort transactions.
- Click the  icon to view details of a specific transaction.
- Click the **Download Payment List** button to keep a documented list of your transactions

# Bill Pay

## Creating a Reminder

Setting up a reminder within your online bill pay can help you make sure all of your bills get paid on time. You can set up reminders to let you know when an eBill is available, a recurring payment processes or when a transaction is scheduled. You can also choose if you want to receive your alerts by email or mobile.



The screenshot shows a user interface for online bill pay. At the top, there is a user profile section for 'Test User' with a 'Details' link. Below this is a 'Pay From' dropdown menu and an 'Available Balance: \$43.28' indicator. To the right, there are input fields for 'Amount' (with a '\$' symbol) and 'Deliver By' (with a calendar icon). Below these fields are three tabs: 'Activity', 'Reminders', and 'AutoPay'. The 'Reminders' tab is selected and highlighted with a blue circle containing the number '1'. Below the tabs is a grey box titled 'Know When Payments Are Due' with a close button (x) in the top right corner. The text inside the box reads: 'Reminders alert you when your payments are due. They appear in Payment Center. You can also get email reminders to track the status of the payment.' At the bottom left of this box is a button labeled 'Set Up Reminders' with a blue circle containing the number '2' next to it.

Click the **Payment Center** tab.

1. Click the "Reminders" link.
2. Click the "Set Up Reminders" link.



**Manage Reminders for Test User**

**Typical Due Date**  
[Text input with calendar icon] 3  
Numeric date starting with the month

**Typical Amount Due**  
\$ [Text input]

**Bill Received**  
Select a frequency 4

**Remind Me in Advance**  
Select From List 5

**Email Address**  
test@test.com 6

Email me when my payment is due.  
 Email me when the payment has been sent. 7  
 Email me if not paid by the due date.

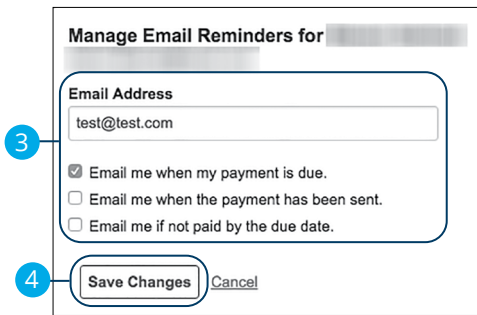
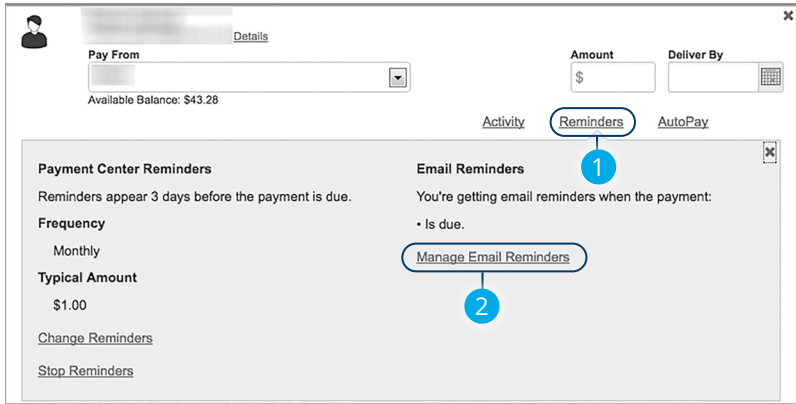
**Send Reminders** [Cancel](#) 8

3. Use the calendar feature to select the typical due date and the amount due.
4. Use the "Bill Received" drop-down and select the frequency of the bill.
5. Use the drop-down and choose when to receive a notification.
6. Enter your email address.
7. Check the appropriate boxes indicating when you would like to be notified.
8. Click the **Send Reminders** button when you are finished.

# Bill Pay

## Managing Reminders

You can manage which reminders you would like sent to your email.



Click the **Payment Center** tab.

1. Click the "Reminders" link.
2. Click the "Manage Email Reminders" link.
3. Make the necessary changes.
4. Click the **Save Changes** button when you are finished making changes.

# Bill Pay

## Editing Reminders

If details to a payment change, you can make updates to your existing reminders to ensure all payments are paid on time.

The screenshot shows the Bill Pay interface with the following elements:

- Payment Center Reminders:**
  - Reminders appear 3 days before the payment is due.
  - Frequency:** Monthly
  - Typical Amount:** \$1.00
  - [Change Reminders](#) (highlighted with a blue circle 2)
  - [Stop Reminders](#)
- Email Reminders:**
  - You're getting email reminders when the payment:
    - Is due.
  - [Manage Email Reminders](#)

The 'Manage Reminders for' dialog box contains the following fields and options:

- Typical Due Date:** 10/18/2017 (with a calendar icon)
- Numeric date starting with the month
- Typical Amount Due:** \$ 1.00
- Bill Received:** Monthly (dropdown menu)
- Remind Me in Advance:** 03 days (dropdown menu)
- Email Address:** test@test.com
- Email me when my payment is due.
- Email me when the payment has been sent.
- Email me if not paid by the due date.
- [Save Changes](#) [Cancel](#)

Click the **Payment Center** tab.

1. Click the "Reminders" link.
2. Click the "Change Reminders" link.
3. Make the necessary changes.
4. Click the **Save Changes** button when you are finished making changes.

# Bill Pay

## Deleting Reminders

You can remove an existing reminder if it is no longer needed.

The screenshot shows the Bill Pay interface. At the top, there is a user profile icon, a 'Details' link, and fields for 'Pay From', 'Amount', and 'Deliver By'. Below these are 'Activity', 'Reminders', and 'AutoPay' tabs. The 'Reminders' tab is selected and circled with a blue '1'. Under the 'Reminders' tab, there are two sections: 'Payment Center Reminders' and 'Email Reminders'. The 'Payment Center Reminders' section shows 'Reminders appear 3 days before the payment is due.', 'Frequency: Monthly', and 'Typical Amount: \$1.00'. There are links for 'Change Reminders' and 'Stop Reminders'. The 'Stop Reminders' link is circled with a blue '2'.

The screenshot shows a dialog box titled 'Stop Reminder for [Account Name]'. It contains the text: 'All instances of the reminder for [Account Name] will be stopped. To stop only the current reminder, select Dismiss in the Reminders section.' Below this, it lists reminder details: 'Upcoming Due Date: Oct 18, 2017', 'Typical Amount: \$1.00', 'Frequency: Monthly', 'Lead Time: 03 days', and 'Email Alerts: [checked]'. At the bottom, there are two buttons: 'Stop Reminder' (circled with a blue '3') and 'Keep Reminder'.

Click the **Payment Center** tab.

1. Click the "Reminders" link.
2. Click the "Stop Reminders" link.
3. Click the **Stop Reminder** button when you are finished making changes.

# Bill Pay

## Editing Account Name

Within the Account tab, you can edit an account nickname at anytime.

The screenshot shows the 'Manage Accounts' interface. It features a table with columns: Account, Account Number, Available Balance, and Used for ... The table lists two accounts, both with the name 'ZB, NA DBA' and an available balance of '\$0.00'. The first account row has a 'Change Name' link circled in blue with a '1' next to it. The second account row has a 'Change Name' link circled in blue with a '2' next to it. Below the table, a detailed view of the second account is shown. The 'Account' field is highlighted with a blue box and a '2' next to it. At the bottom right of this view, there are 'Save' and 'Cancel' buttons, with the 'Save' button circled in blue and a '3' next to it.

Account	Account Number	Available Balance	Used for ...
ZB, NA DBA		\$0.00	Bill Pay only
Move Payments   <a href="#">Change Name</a>   Delete Account			
ZB, NA DBA		\$0.00	Bill Pay only
<a href="#">Change Name</a>   Delete Account			

ZB, NA DBA		\$0.00	Bill Pay only
<a href="#">Save</a>   Cancel			

Click the **Accounts** tab.

1. Click the "Change Name" link.
2. Make the necessary changes.
3. Click the "Save" link when you are finished making changes.

# Bill Pay


## Deleting an Account

If an account is no longer needed or you have a new account, you can easily delete the account, but it does not erase data from an existing payment using this account.

Manage Accounts			
Account	Account Number	Available Balance	Used for ...
ZB, NA DBA		\$0.00	Bill Pay only
		Move Payments   Change Name	Delete Account
ZB, NA DBA		\$0.00	Bill Pay only
		Change Name   Delete Account	

**Are you sure you want to delete ZB, NA DBA** ✕

If you have any pending transactions from this account, including any that are scheduled automatically, they will be canceled. Email reminders you've set up for this account will also be canceled.

 This action cannot be undone.

Delete Account
Do Not Delete Account

Click the **Accounts** tab.

1. Click the “Delete Account” link.
2. Click the **Delete Account** button to permanently remove an account.

# Additional Features

## Paperless Enrollment

You can change how you like to receive your monthly statements for your primary account. Paper statements are physically delivered to you in the mail, while E-Statements are available to view anytime in online banking for up to 7 years!

Statement Delivery

Account	Delivery Type	Address
Americas Best Checking XXXXXX1999	Paperless Statements	noreply@bellbanks.com
Americas Best Checking XXXXXX2999	Statement by Mail	3100 13th Ave S, Fargo, ND 58103

Delivery Preferences

Account  
Americas Best Checking XXXXXX1999


Delivery Type  
Paperless Statements

Email Address  
noreply@bellbanks.com

Alternate Email Address (Optional)

Save

In the **Statements** tab, click the **Paperless Enrollment**.

1. Edit or add a delivery destination by clicking the  icon at the end of the account line.
2. Use the drop-down to choose your **Delivery Type**.
3. Add or change your email address.
4. Click the **Save** button when you are finished.

# Additional Features

## Statements

The Statements feature is a great virtual filing system for your bank statements, saving paper and space in your home or office. By storing your statements electronically, your account information is always readily available when you need it.

### PDF Verification

The E-Sign Act requires us to verify that you are able to view PDFs. Please help us by following these two steps:

1 Press "Get Code"—you will see a PDF with a code for you to copy and paste.

Get Code

1

2 Paste the code exactly as it appears into this field and click Verify. (Can't see a PDF?)

Verify

2

### Statements

3

ACCOUNT

4

DATE

DOCUMENT TYPE

pdf

5

Get Statement

6

In the **Statements** tab, click **View Statements**.

1. Click the **Get Code** button to verify that you can view a PDF.
2. A PDF with a code appears. Type the code into the verification field and click the **Verify** button.
3. Choose an account to work with using the "Account" drop-down.
4. Choose a date for the statement using the "Date" drop-down.
5. Use the "Document Type" drop-down to select a file format.
6. Click the **Get Statement** button when you are finished.



# Additional Features

## Reconciliation & Disclosures

This link takes you to the Legal Notices page on bell.bank. You'll find:

- A downloadable reconciliation form to help you balance your checkbook
- A link to Bell Bank's privacy policy
- A link to download Adobe Acrobat Reader for viewing online statements

**Bell Bank** OUR PEOPLE NEWS RATES ABOUT CONTACT US SEARCH

FIND A LOCATION:

Personal Business Advice Center Pay It Forward Secure Logins

### Online Banking Legal Notices

Legal Notices

- 1 Reconciliation and Disclosure Form
- 2 Privacy Notice
- 3 Notice of Updates to Mastercard Benefits
- 4 Adobe Acrobat Reader is required to view online statements.

Member FDIC

Find all kinds of financial riches in our

ADVICE CENTER

Keep up with Bell Bank

Money Talk E-Newsletter  
Email Address:

We promise to never spam you and you can unsubscribe at any time.

In the **Statements** tab, click the **Reconciliation & Disclosures**.

1. To download the reconciliation form (PDF), click **Reconciliation and Disclosure Form**.
2. To review Bell's privacy policy, click **Privacy Notice**.
3. To review updates to Mastercard benefits, click **Notice of Updates to Mastercard Benefits**.
4. To download Adobe Acrobat Reader, click **Adobe Acrobat Reader**.

# Additional Features

## Text Banking

Text Banking allows you to manage your accounts on the go. Once enrolled, you can check balances, review account history and transfer funds from your Online Banking account using any text-enabled device.

The screenshot shows a 'Text Enrollment' form. It includes a toggle switch for 'Text Enrollment' (labeled 1), a text input field for 'SMS Text Number' (labeled 2), a checkbox for 'Agree To Terms' (labeled 3), and a 'Save' button (labeled 4). A note below the toggle switch reads: '\*Enable and authorize text banking on the mobile device below.'

In the **Alerts** tab, click **Text Banking**.

1. Toggle the **Text Enrollment** switch from "Off" to "On."
2. Enter your SMS text number.
3. Read the terms and conditions and check the box next to "Agree To Terms."
4. Click the **Save** button when you are finished.



**Note:** To view your account in Text Banking, visit Account Preferences and click enable.

Commands for Text Banking	
Text Command Options to	#226563 for the Following Information:
BAL or BAL <account nickname>	Request account balance
HIST <account nickname>	Request account history
TRA <from account nickname> <to account nickname> <amount>	Transfer funds between accounts
LIST	Receive a list of keywords
HELP	Receive a list of contact points for information on text banking
STOP	Stop all text messages to the mobile device (for text banking and SMS alerts/notifications)
START	Enable message send/receive for text banking
MORE	Repeats the previous BAL or HIST request



# Additional Features

## Account Preferences

The Home page and your accounts should appear in a way that is fitting for you. The names of accounts, order in which they appear on the Home page, order of account groups and names of account groups can be changed in Account Preferences to suit your needs.

The screenshot shows the 'Account Preferences' page. At the top, there is a search bar with the placeholder text 'Search by account label, name, nickname, number, or product type'. Below the search bar is a list of accounts. The first account is 'Americas Best Checking XXXXXX2312'. To the right of this account is a vertical control with up and down arrows, labeled with a blue circle '1'. Below the account list is a 'Details' section. The first detail is 'Online Display Name' with the value 'Americas Best Checking' and an edit icon (pencil), labeled with a blue circle '4'. To the right of this is a checkmark icon, labeled with a blue circle '2'. Below this is a 'Current Account Group' dropdown menu with 'Accounts' selected, labeled with a blue circle '5'. At the bottom is an 'Account Visibility' section with a toggle switch that is currently turned on, labeled with a blue circle '2'. A blue circle '3' is placed at the top left of the account list area, and another blue circle '3' is placed at the top right of the account list area.

In the **Other** tab, click **Account Preferences**.

1. Select the up or down arrows on the right side to change the order that your accounts appear in.
2. Use the **Account Visibility** switch to toggle whether or not your account is visible on the Home page.
3. Click the  icon to change the nickname of a group or an account. Make your changes and click the check mark to save it.
4. Click the  icon to change the Online Display Name of an account. Make your changes and click the check mark to save it.
5. Use the "Account" drop-down to change the group that account is in.

# Additional Features

## Updating Your Contact Info

It is important to keep Bell Bank updated with your most current contact information. We have made it simple for you to edit your personal data.

### Update Contact Info

Complete this form to update your customer address and contact information. If there are other members of your household, they will need to update their own addresses through their online banking profile, by calling us at 800-450-8949, or by visiting a branch. If you have an alternate mailing address on file, please call us to have this updated. If you have accounts with multiple account owners, account information and statements will be mailed to the address of the first name listed on the account which can be viewed on your account statements if needed.  
**Note: These changes do not update the delivery options used for your online banking Secure Access Code (SAC) or your account/security alerts. To update your delivery options, [Click here](#). To update your alerts, please choose Alerts from the Menu.**

Physical Address for RICHARD DEMO

Address Line 1 \*

Address Line 2

City \*  State \*  Zip Code \*

Other Information for RICHARD DEMO

Home Phone Number \*  Mobile Phone Number

Work Phone Number

Email Address \*

\* - Indicates required fields

In the **Other** tab, click **Update Contact Info**.

1. Update your contact information, including mailing address, phone numbers and email address.
2. Click the **Submit** button when you are finished.



**Note:** This does not change your secure access delivery points. To make changes to your secure delivery information, visit the **Security Preferences** tab and edit Secure Delivery.

# Additional Features

## Order Checks

You can conveniently order Bell Bank checks online at any time on our trusted vendor's website.

### Check Reorder

Please choose an account to reorder checks.

- Americas Best Checking XXXXXX2999 \$19.32 1
- Americas Best Checking XXXXXX1999 \$82.77

In the **Other** tab, click on **Order Checks**.

1. Choose the account you want checks ordered for.
2. Complete your order on our vendor's website.



**Note:** To order deposit tickets or withdrawal tickets for savings accounts, please contact us at 866-221-1136.

# Additional Features

## Stop Payment Request

If you're ever worried about a pending written check, you can initiate a stop payment request to prevent that check from being processed. Once approved, the stop payment remains in effect for a specific amount of time. If you need the current fee information, please call us during our business hours at 866-221-1136.

The screenshot shows a mobile application form for requesting a stop payment. The form consists of several input fields and a final button, each highlighted with a numbered blue circle:

- 1:** A dropdown menu labeled "Account" with the text "Select an account" and a downward arrow.
- 2:** A text input field with the instruction "Enter the check number. Click or Tap the Save button to move to the next field."
- 3:** A text input field for the check amount, showing "\$0.00", with the instruction "Enter the check amount. Click or Tap the Save button to move to the next field."
- 4:** A date picker field labeled "check date" with a calendar icon.
- 5:** A text input field labeled "payee name".
- 6:** A text input field labeled "Note (optional)".
- 7:** A button labeled "Request stop payment".

In the **Other** tab, click **Stop Payments**.

1. Select the appropriate account using the drop-down.
2. Enter the check number.
3. Enter the amount.
4. Enter the date of the check using the calendar.
5. Enter the payee.
6. (Optional) Enter a note.
7. Click the **Request stop payment** button when you are finished.

# Additional Features

## Stop Payment Activity

Inquire on the status of and cancel stop payment requests.

### STOP PAYMENT ACTIVITY

To inquire on the status of a Stop Payment, please complete the form below:

Check here to report on ALL accounts

XXXXXX07718 - Business Checking - B

XXXXXX07734 - Premier Business Checking - B

XXXXXX07742 - Money Market Savings Plus-Bus

XXXXXX07767 - IOLTA Interest Checking

XXXXXX08583 - Premier Money Market SV Plus B

Start Date  End Date

Beginning Check Number  Ending Check Number

### STOP PAYMENT ACTIVITY REPORT

To cancel a stop payment, check the box in the Cancel column and submit.  
1 Records Returned

Cancel	Account Number	Check Number	Check Amount	Check Date	Payee	Expiration Date
<input type="checkbox"/>	XXXXXX07718 - Business Checking - B	12345	1.25	06-01-2021	ABC COMPANY	12-20-2021

**To Print Activity:**  
 Before you select Cancel for any checks, you may select to create a PDF or export the list in a CSV file by selecting the button, below. Once you have selected Cancel for a check, you may select Submit.  
 Note, the option to create a PDF or Export to CSV will not be available when you have selected Cancel for any checks.  
 Data in the printed activity will not reflect any sorting performed in the screen, above.

In the **Other** tab, click **Stop Payment Activity**.

1. Enter the required search information.
2. Click the **Submit** button
3. Click the **Create PDF** button to create a PDF list of the stop payment activity report.
4. Click the **Export to CSV** button to export a CSV list of the stop payment activity report.
5. To cancel a stop payment:
  - a. Check the box next to the stop payment you would like to cancel.
  - b. Click the **Submit** button.

# Additional Features

## Locations and ATMs

If you need to locate a Bell Bank branch or ATM, the interactive map below can help you find locations nearest you. If your device's location services feature is turned off or your location is unavailable, a general list of branches appears.

The screenshot shows the 'Locations' screen in the Bell Bank mobile app. At the top, there is a search bar (C) and tabs for 'Locations' and 'ATMs' (B). The main area is a map of Minnesota with several location pins. A callout box (D) is open for the 'Detroit Lakes' branch, displaying the following information:

**Detroit Lakes**

Address: 920 Lake Avenue  
Detroit Lakes, MN 56501  
218.844.3000

[Get Directions](#)

**AVAILABLE SERVICES**

Bell Mortgage, Bell Investments

**LOBBY HOURS**

MON	TUE	WED	THU	FRI	SAT	SUN
7:30am 6:00pm	7:30am 6:00pm	7:30am 6:00pm	7:30am 6:00pm	7:30am 6:00pm	9:00am 1:00pm	Closed

On the right side, a list of other branches is shown (A), including Alexandria, Bloomington Bell Plaza, Breckenridge, Detroit Lakes, Dilworth, Fergus Falls, and Forest Lake.

In the **Other** tab Click on the **Locations & ATMs** tab.

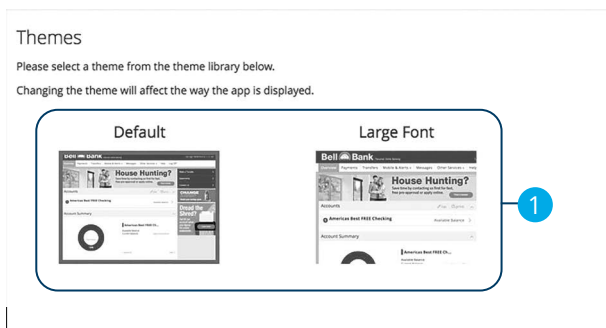
- Details about branches or ATMs are displayed on the right-hand side.
- You can locate a Bell Bank branch or an ATM by clicking the appropriate button.
- The search bar allows you to find specific Bell Bank branches.
- Bell Bank locations or ATMs are marked along with your location. Click a branch for additional details such as phone numbers, directions, lobby hours and drive-thru hours.



# Additional Features

## Themes

We want Personal Online Banking to match your personality and feel comfortable, which is why you can customize your themes. Once selected, these change are applied immediately on all of your devices.



In the **Other** tab, click **Themes**.

1. Click on a theme to change it.



**Note:** Choosing a different theme may change your selected language or the placement of options within Online Banking.

# Additional Features

## Accessibility

We want to provide online banking that is usable and accessible to everyone. High contrast mode lightens the menu on the left hand side for better visibility.

### Accessibility Settings

We are committed to providing online banking that is usable and accessible to everyone. On this page, you will find tools and settings that can enhance your online banking experience.

**1** Enable high contrast mode

In the **Other** tab, click the **Accessibility**.

1. Check the box next to "Enable high contrast mode."

# Additional Features

## Terms & Conditions

This link takes you to the Terms and Conditions page on bell.bank.  
You'll find:

- Downloadable terms and conditions for Personal Online Banking
- Downloadable terms and conditions for Treasury Management

Adobe Acrobat Reader is required.

The screenshot shows the Bell Bank website's Terms and Conditions page. At the top, there is a navigation bar with the Bell Bank logo, links for 'OUR PEOPLE', 'NEWS', 'RATES', 'ABOUT', and 'CONTACT US', a search bar, and a location finder. Below this is a secondary navigation bar with 'Personal' and 'Business' tabs, and buttons for 'Advice Center', 'Pay It Forward', and 'Secure Logins'. The main content area is titled 'Terms and Conditions' and features two numbered links: '1 Personal Online Banking Terms and Conditions' and '2 Treasury Management Terms and Conditions'. The footer contains the 'Member FDIC' logo, 'ADVICE CENTER' link, social media icons for Facebook, Twitter, LinkedIn, and YouTube, a newsletter subscription form, and customer service contact information: 'Customer Service 1-800-450-8949' and '7 days a week | Weekdays 7 am - 10 pm, Weekends 7 am - 6 pm'.

In the **Other** tab, click **Terms & Conditions**.

1. To download the terms and conditions for Personal Online Banking (PDF), click **Personal Online Banking Terms and Conditions**.
2. To download the terms and conditions for Treasury Management (PDF), click **Treasury Management Terms and Conditions**.



# Bell Bank

Member FDIC | 26813

